



RB197054



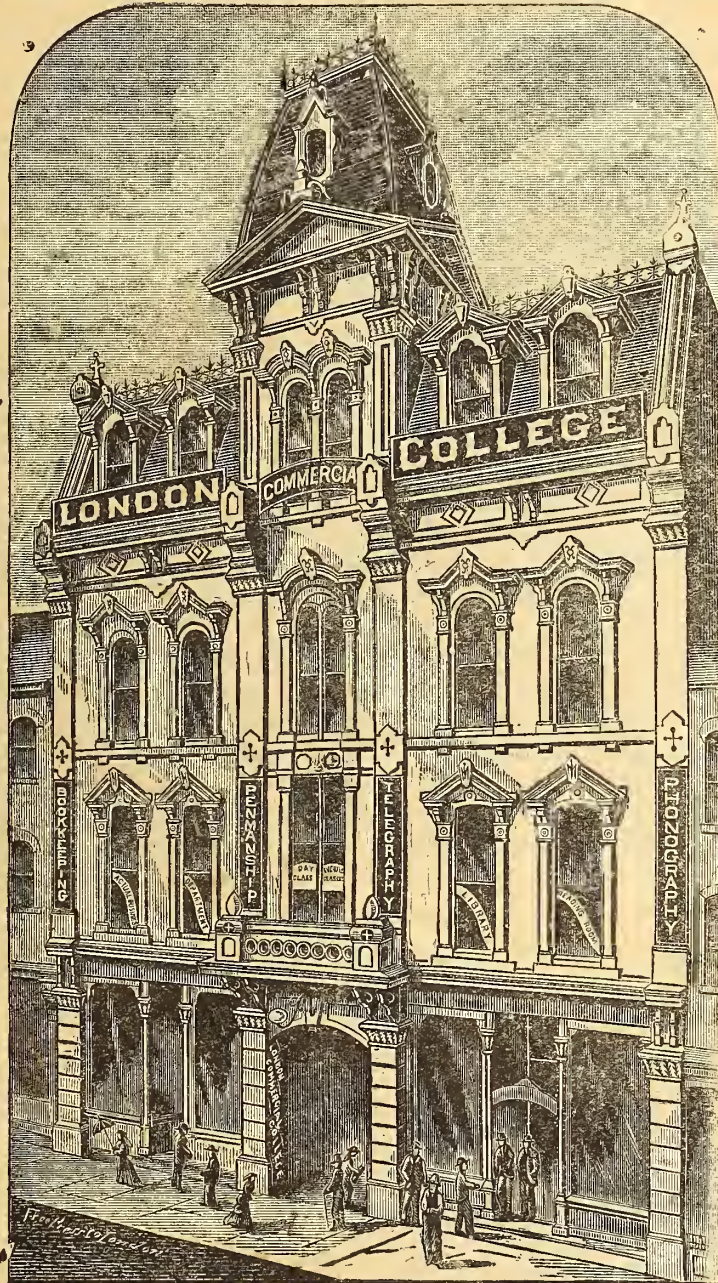
Presented to the
LIBRARY *of the*
UNIVERSITY OF TORONTO
from
the estate of
J. Stuart Fleming

→ CANADA'S + GREAT + BUSINESS + UNIVERSITY ←

London Commercial College

← AND →

TELEGRAPHIC + AND + PHONOGRAPHIC + INSTITUTE



The Oldest,
Most Popular,
and
Best Patronized
Business Training
School
in
British America.

Course of Study
Unequalled
by that of
any Similar Institution
in
the Dominion.

The
College Building,
which is
one of the
Finest Edifices
in the
City of London,
is Situated
on the
South Side
of
Dundas Street,
between
Clarence & Wellington

The design of this Institution is to give young men, in the shortest possible time, a comprehensive, thorough, practical business education.

In all the Departments of this College, young ladies are pursuing the same studies as the young men. They have an eye to business and will succeed.

MANY young men who have resolved upon taking a business course during the coming winter are now gathering information about the different Commercial Colleges, and deciding upon which one to patronize.

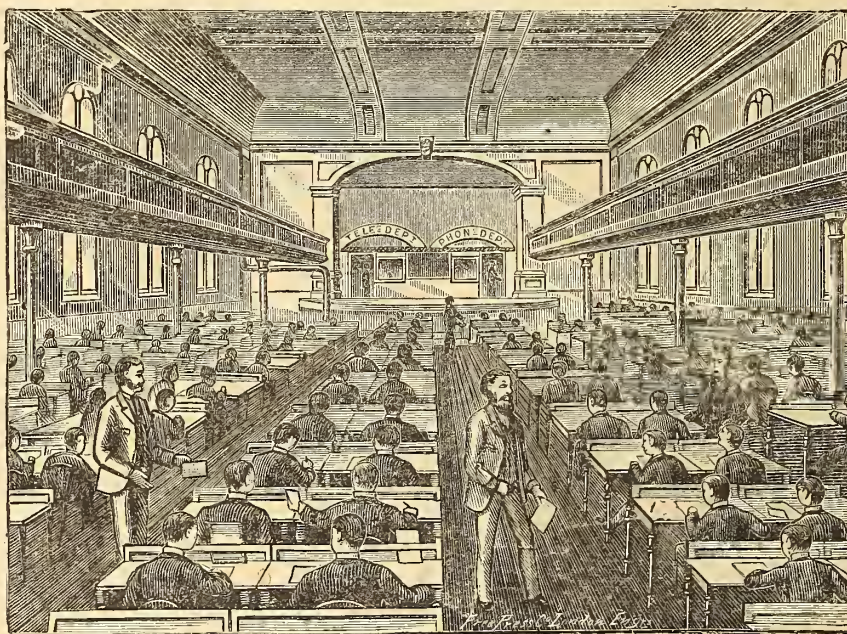
It is all-important to them that they should make a wise choice, and enter that institution which gives the most comprehensive and practical course of instruction, and which commands in the greatest degree the confidence of the business community.

The basis upon which life's business superstructure is built should be well and firmly laid. Nothing should be neglected which is really necessary to insure success in the line of business in which it is proposed to engage, neither should valuable time be squandered in acquiring a knowledge of subjects which are of little or no practical value.

That the Business College course of study is admirably adapted to the requirements of this business age is incontrovertibly attested by the fact that although these institutions are of comparatively very recent date, yet the number of young men, yes, and young ladies too, seeking admission to their halls is really surprising.

In the United States and Canada there are about two hundred Commercial Colleges, attended annually by nearly fifty thousand students. These intelligent, energetic young men and women, after thoroughly qualifying themselves for business, go out into the busy, active world to assume positions of trust and responsibility.

Judging from the number of communications which we are daily receiving, we are convinced that our attendance this season will greatly exceed that of any previous year.



THEORY, BOOKKEEPING AND PENMANSHIP DEPT.

Almost every week, young men who have been learning Telegraphy in regular offices, are leaving them and entering our Telegraphic Department to complete the course.

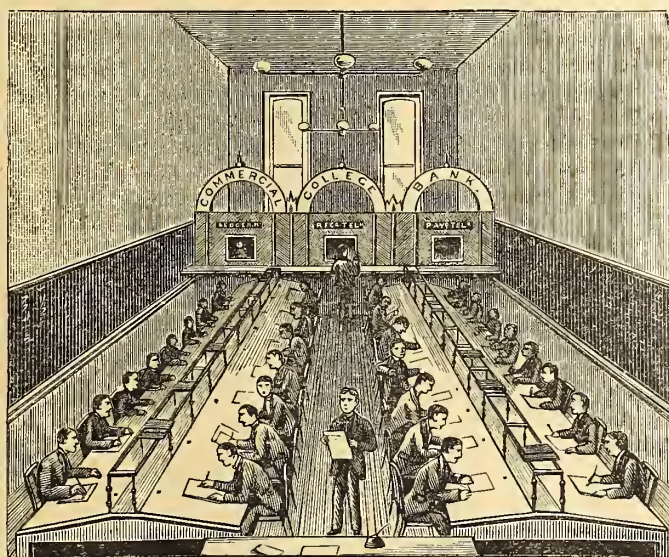
There are very few banking houses or large mercantile or manufacturing establishments that do not employ Business College graduates in their offices. Some of the large houses in this city have at the present time in their employ as bookkeepers, corresponding clerks, etc., five or six graduates of this institution. The success of our young men in securing good situations here and elsewhere is truly remarkable.

The question is often asked, "How is it that so many shrewd business men, who are apparently prospering and accumulating a fortune, suddenly fail and find themselves involved in ruin, and perhaps thrown upon the world almost, if not quite, penniless," and the answer is, "They had no knowledge of bookkeeping, and consequently were compelled to commit the management of the financial interests of their business altogether into the hands of others who, taking advantage of the ignorance of their employers in this very important matter, appropriated to themselves, from time to time, sums of money, manipulated the entries in the books of accounts in such a way as to, for a time at least, escape detection, and hence the failures."

Now, we lay it down as a rule, demonstrated by a large majority of the failures constantly occurring, that it is exceedingly unwise and extremely hazardous for any man to engage in a business which necessitates the employment of labor and the expenditure of considerable sums of money unless he have at least a fair knowledge of accounts, and is able to examine his own books and ascertain whether all is right or not. How very unsafe is that man who is entirely at the mercy of, it may be, an unscrupulous bookkeeper, and yet there are hundreds—nay, thousands, who are thus situated. Such a state of affairs ought not to exist.

Business men who are in need of assistants would do well to make application to us, as we can generally select young men to fill any ordinary position in a business house.

Several who are just completing their course not only have a thorough knowledge of bookkeeping as well as all the auxiliary branches, but also write shorthand with considerable facility.



SECTION OF ACTUAL BUSINESS AND BANKING DEPT.

The Principal of this institution attended the annual convention of the Business Educators' Association of America, which met at Washington, D.C., July 10th, and was honored by being elected a Vice-President of the Association.

During the summer holidays, the Principal of this College visited several of the leading American Business Colleges for the purpose of gaining information. We are determined to keep fully abreast of the times.

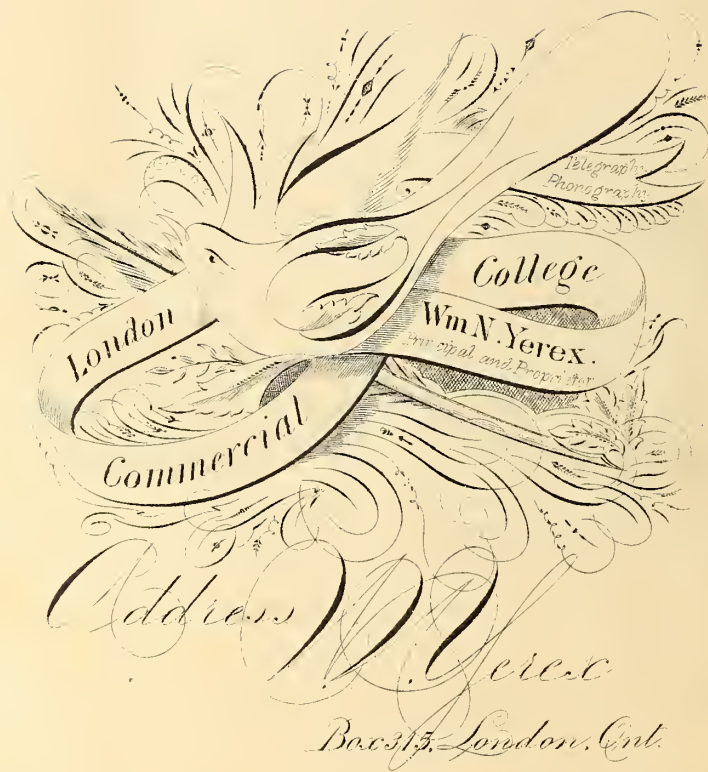
The students of this College are making preparations to give a grand Literary and Musical Entertainment on Thursday evening, December 20th. A good time is expected, and all friends of the institution and the public in general are cordially invited to be present.

During the evening, Diplomas will be presented to the Graduating Class.]

The young ladies, as well as gentlemen, in the Telegraph Department are making rapid progress—in fact, we never had a better class.

All who contemplate taking a Business, Telegraphic or Phonographic course will please bear in mind that this is the leading Business College in British America:

The Penman's Art Journal, published by Prof. D. T. Ames, New York, is the best penman's paper published. Parents could not make their children a better Christmas present than a copy of this paper.



Business Education.

SPECIAL CIRCULAR OF THE

1884-5. **CANADA BUSINESS COLLEGE** 1884-5.
HAMILTON, ONTARIO.

THE CANADA

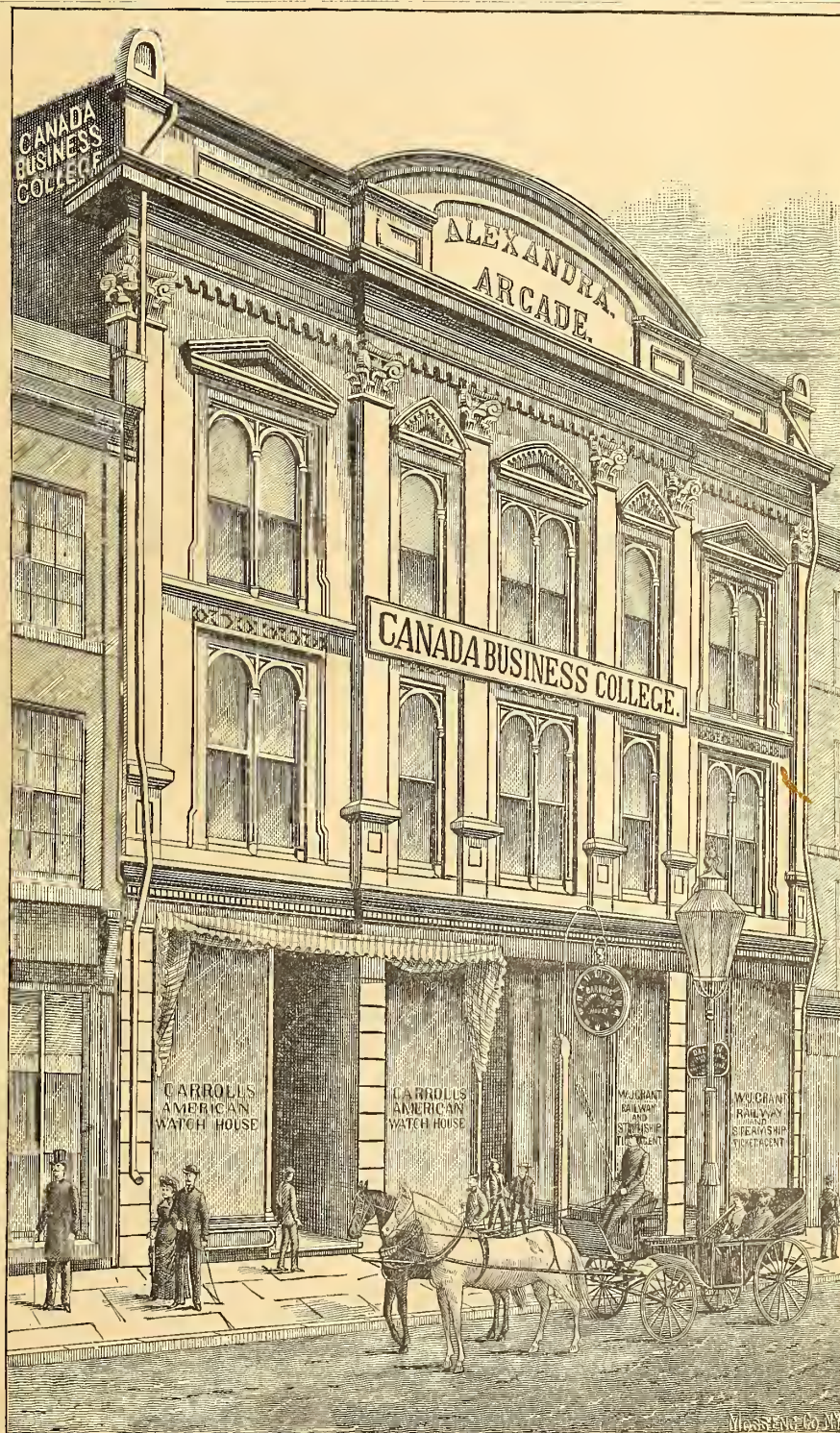
Business College.

HAMILTON.

HISTORY AND LOCATION.

This College, established in 1862, was located for more than twenty years in Lister's Building, corner of James and King William streets. Time and again additional rooms had been added until all the available space to be obtained was filled, and yet the rapidly increasing patronage of the institution constantly demanded more room.

This imperative demand happily has been fulfilled in a double sense, by securing more elegant and enlarged accommodations in the spacious stone structure, known as the Alexandria Arcade Building, James street north. These premises are admirably adapted to the college and all its departments, and are fitted up and furnished in the best possible manner with all the modern improvements, and constitute altogether the most elegant and convenient suit of rooms now occupied by any such institution. The rooms are heated throughout by steam, and are well lighted and ventilated. The building which is most centrally located 'being almost opposite



The above building, in which the College is located, is 52 feet wide and 130 feet deep.

the Post Office and extending through to the James street market) is most substantially built with beautiful cut stone front, making one of the finest structures in the city. The rooms of the college are easy of access. The entrance is by a pleasant and wide stairway from the middle of the Arcade.

Having now abundance of room, well lighted, all heated by steam, well ventilated, and all the conveniences that could be desired, this institution offers to the public every facility for thorough and practical instruction in all the numerous branches pertaining to a complete business education. Better facilities will be offered to ladies than ever before, either in the preparatory or business course. We are confident that our elegant apartments and perfect appointments, together with strict discipline and thorough instruction, will largely increase our present patronage.

NECESSARY EDUCATION.

Every young man, whether he expects to be a merchant, a professional man, a mechanic, or a farmer, needs a practical business education. Every person aspires to become the possessor of a sufficient amount of property to enable him to live without the necessity of incessant toil. To learn how to secure property, to handle it, to take care of it—this is the province of business education.

—Business World

ACKNOWLEDGEMENT.

THE principal of the Canada Business college most gratefully acknowledges the extraordinary encouragement awarded the institution during the past twenty-two years, and fully recognizes in it the strong evidence that the superior advantages and facilities offered for the *practical* education of youth and of young and middle-aged men and women, in preparing them for the active duties of real life, are fully appreciated by a discriminating and intelligent public.

The best guarantee of what we can do is what we have done, and we rely strictly upon the history of our past for the promise of our future. There is need then for no embellishment, no fancy word-painting. It is enough that the record of results is simply incomparable, and to say in addition that the pre-eminent standard of the institution will be maintained hereafter, as it has been maintained heretofore.

The past year has again shown an increase in our patronage. Our patrons are among the wisest and best thinkers of this country, who have accorded us their strongest endorsement. With such a past, we are justified in the pride we take in our institution; and while we return our thanks for the generous appreciation accorded our efforts, we are proud to think that appreciation has been honestly earned. So too, we hold it to be sufficiently demonstrated by facts, that the theoretical and practical features combined in our system of instruction secure to the student the very best business education attainable anywhere in the world.

Experience has proved beyond a doubt that the system of training in this school has given to its pupils habits of exactness, punctuality and dispatch which have been great helps toward their promotion and success in after life.

Those who are prompted to investigate the matter will find here some assurance that we possess facilities and experience which cannot fail to secure a valuable return to any who may favor our institution with their patronage.

BRANCHES TAUGHT.

IN the course of study we make a specialty of those branches which are essential to success in business, viz.:

BUSINESS PENMANSHIP, according to the Spencerian System, which is acknowledged to be the standard. The instruction is so thorough that the student can hardly fail to secure a legible, easy, rapid and elegant hand-writing.

BOOKKEEPING.—The course includes a great variety of forms, such as are used in the best business houses at the present time. In our school-rooms these methods are applied to the keeping of accounts of the student as he enters upon, conducts and closes many different kinds of business for himself and others. He advances step by step from the simplest methods and small capital to the most extended and compli-

cated transactions of the largest business enterprise.

BUSINESS ARITHMETIC is so taught as to make the student quick and accurate in all calculations pertaining to business. Our methods are new, original and thoroughly practical. Elementary principles are presented with such simplicity and clearness as to surprise and delight all—even the most backward.

COMMERCIAL LAW.—Regular instruction and examinations are given in this branch, limiting the study to such knowledge as is required by business men in the safe and successful management of their business.

BUSINESS CORRESPONDENCE.—This is taught by frequent and regular exercises in writing business letters on various subjects, with the view of making the student ready in thought, commanding in style, and brief and concise in expression.

BUSINESS FORMS.—The preparing of business papers of all kinds is required throughout the course, according to the suggestions and criticisms of the teachers, consisting in part of notes, drafts, receipts, checks, bills, invoices, account sales, shipping bills, freight receipts, orders, due bills, deeds, mortgages, bonds, certificates of deposit of credit, etc.

Together with instruction in shorthand-writing, type-writing, detecting counterfeit money, etc.

ANSWERS TO USUAL QUESTIONS.

QUALIFICATIONS FOR ENTRANCE.—No examinations are required at entering the college. A fair knowledge of the common English branches constitutes sufficient preparation for entering upon a course of study, and any deficiencies in these, if not too radical, can be remedied here. Each pupil receives individual instruction, not being drawn along or held back by classes, but is promoted as rapidly as qualified.

TIME REQUIRED FOR COMPLETION.—Depends largely upon the ability, age, experience and application of the student, generally from four to six months.

WHEN TO COMMENCE.—As there are no term divisions, and the instructions mostly individual, students may enter any time with almost equal advantages.

BOARD.—The Principal of the college has arranged with a number of excellent private families who board the students at from \$2.50 to \$3 per week, which is lower than any one else can obtain the same accommodation. Some of the students board at about \$2 per week by forming clubs, renting apartments and boarding together.

HOURS OF STUDY.—During the day, sessions are from 9 a.m. to 12 m., and from 1:30 to 4 p.m. In the evenings from October to March, 7 to 9, three evenings each week.

CENTRAL LOCATION OF THE COLLEGE.—The college is located in the business centre of the city in the Alexandra Arcade Buildings, a few doors north of the City Hall and clock tower, and directly on the line of street railway from either the Grand Trunk or Northern and Northwestern Railway stations.

SEASON TICKETS ON THE RAILWAYS.—Students living within twenty or thirty miles of Hamilton, near any of the lines of railway, can travel at less than half price, and attend college from home instead of boarding in the city. In order to obtain half price tickets, application for membership to the school must be certified to by the Principal. All inquiries as to price of tickets, etc., should be addressed to the Railway Corporation and not to the school.

SITUATIONS FOR GRADUATES.—From the excellent reputation of the college and its high standing among business men, we are enabled to render very valuable assistance to our students and graduates in obtaining good position. No other individual school in the Province has done more for its students in this respect in the past, and we expect to do still more in the future.

THE COLLEGE ROOMS.

THE rooms are pleasantly situated and constructed so as to make light and ventilation perfect. We have no hesitation in saying that the rooms of this college are *the largest, most elegant and complete now used for the purpose in this country*.

They were specially designed and arranged for this college in the reconstruction of the building, and include everything in the way of conveniences and equipments.

The rooms of the College are all heated by steam. The walls are wainscoted in dark and tinted in a pleasing mellow color. The partitions between the theory and practical departments and the main hall are made of glass. Each department has been newly furnished throughout with furniture of the latest design. The student's desks are made of ash, finished in oil, with inlaid tops and convenient book racks. The banking departments are dark oak and maple finish, and the office of the college is furnished in mahogany. A convenient hat and cloak room, wash and toilet rooms, etc., are added for the convenience and exclusive use of the students.

DEVOTED EXCLUSIVELY TO BUSINESS TRAINING.

IT is well known by business men and by those who best understand Business Training, that the time, money and labor spent in Commercial Departments of Schools or Colleges for general instruction, or in small Commercial Colleges whose course of study embraces about as much as may be found in the curriculum of a Commercial Department result in little but disappointment, but that the benefits derived from instruction in institutions devoted wholly to Business Training, where the work is thoroughly done, are of inestimable value.

This School is devoted exclusively to Business Training, and attempts to teach only those things closely allied to business, and by adhering strictly to this plan, has succeeded in fully satisfying its patrons.

TO FORMER PUPILS.

NO school in the country is more fortunate in the number of its former pupils than this institution, and we believe that no school can count with more certainty upon their loyalty and friendly interest.

To former pupils we wish to extend a hearty greeting, and to those far away and too deeply engrossed in business to pay us the many visits due to old teachers and friends, we wish to say that the future of the institution was never more promising.

The past two years have been marked by the largest attendance ever known in the school, and the fruits of our labor were never more apparent.

To one and all a cordial invitation is extended to visit us; and to those who have helped us by their kind words of recommendation we return our most grateful thanks.

We promise again our best efforts in the cause of practical education, and we shall strive earnestly to merit whatever good any one may be pleased to think or say of us.

ATTENTION TO STUDENTS.

EVERY student receives careful attention from the teachers, and the whole school is under the immediate supervision of the Principal. No student is neglected in any part of his course, but is frequently visited at his desk, and helped out of all his difficulties.

Each pupil receives separate and individual instruction, except in general class exercises, and is never kept back by laggards. Each student also attends the lectures of the Principal, thus receiving the benefit of his experience and observation as a teacher and accountant.

ACTUAL BUSINESS PRACTICE.

THE most valuable part of every well regulated Commercial School is its actual business practice. We claim to have the most thorough, practical, extensive and systematically arranged actual business department of any institution in the country, without any exceptions whatever. It has taken many years experience to bring this department up to its present perfection. It is conducted with as much regularity as any business in the city. As a base for all operations in this department, we have established a College Bank, a Wholesale Importing and Jobbing House and Commission House for the transaction of business with the students in the Retail Department. Buying and selling is conducted among the students in the same manner as is done in the outside world, each keeping a properly arranged set of books. They are also required to write up all business papers connected with their transactions. A systematic settlement is effected among the students and teachers through our bank by cheques or acceptances, the latter being frequently discounted by the Bank and settled at maturity. Arrangements have been made so that the same kind of business can be conducted

through the mail with the business houses of other Business Colleges located in distant cities of United States and Canada. There never has yet a business man visited our school and witnessed the practical operations of this department but universally acknowledged it to be just the thing for young men preparing for business. Our students all unite in declaring our actual business the best part of the course.

YOUNG LADIES.

NOTWITHSTANDING the fact that in our circulars we continually state that pupils of both sexes are admitted, letters come, almost daily, asking if we admit young ladies. This note is designed to specially call the attention of ladies to our school, and to the fact that each and every department is open to them upon equal advantages with the young men.

Some institutions have tried the plan of a separate department for ladies; in fact the plan has been tried and condemned in this college.

No ready-thinking, progressive Canadian girl will for a moment be satisfied with any half-way measures, but will prefer to be put on a basis with her brother, and be willing to stand the same tests of ability and scholarship; and this is as it should be. No school devoted mainly to the education of young men can admit in a separate department a small number of young ladies and give them equal advantages.

In this school during the present season we have had the pleasure of instructing a large number of young ladies. A young lady can see from this statement that she can attend the Canada Business College, receive equal advantages with young men, and have a liberal number of her own sex associated with her in the same work.

The demand in business for the services of young ladies is equal to that for young men in proportion to the number of applicants, and the only question for a young lady to decide who wishes Mercantile Employment is whether she has the means and courage to prepare herself.

EXPENSES COMPARED.

TO those who feel that it costs a great deal to take a course of business training, we say compare the expenses of such a course with the expenses of any other course you can mention, whether it be medical, law, theological, or professional of any kind, and see where the balance stands. Further, compare the ultimate pecuniary prospects attending the professions, with those of well-qualified business men, and see again where the balance stands. The expenses of a *thorough* Commercial Course is the merest drop in comparison with the ultimate gain therefrom. We say to all, *prepare thoroughly for business because it pays*. Do not allow a few dollars to decide whether you will take *the best* course and be *absolutely thorough* or not.

TERMS OF TUITION.

Scholarship, including the following departments of study, viz.: Book-keeping, Business Penmanship, Arithmetic, Business Calculations, Correspondence, Commercial Law, Orthography, Business Training and General Practice, available to complete the course.....\$40 00
Same course, limited to three months 30 00
Phonography or Type-writing, \$5 extra to regular students; when taken alone, per quarter..... 10 00
Penmanship, when taken alone, per quarter..... 15 00

Twenty per cent off these rates to ladies.

These terms are as low as those of any first-class College in Canada.

THE BEST INVESTMENT.

In no other way can a young man make an investment of a little time and money that will prove so safe and produce so large returns as by pursuing the practical course of training offered by this institution. If a young man would acquire position and competency, he must be willing to qualify himself for a place that will lead to such a result. No young man in any undertaking in life ever succeeded who was unwilling to make the attempt. Success is the result of effort, not of accident.

SPECIAL AND UNEQUALLED FACILITIES FOR MAKING GOOD PENMEN.

GOOD penmanship is one of the essential accomplishments of the scholar as well as the man of business, and as a single element of success in business it stands without a rival.

The rapid growth of our business interests makes it a matter of the utmost importance that every young man should not only write well, but with ease and rapidity.

The idea long prevailed that good writing must be confined to the few, and that to excel in penmanship one must possess a natural talent; but this theory has been effectually dispelled under the methods adopted in this college, and nearly every person who makes a determined effort to learn to write well, under our supervision, meets with success.

CIVIL SERVICE.

This college has been most successful in preparing students to pass the examinations for entrance to the civil service. A large number of our students have successfully passed these examinations during the past few years, and many have since obtained good positions in government offices. The principal of this school is the local examiner for the Board of Civil Service, and the examinations are held semi-annually in one of the rooms of this college.

WORTHY OF CONSIDERATION.



HAT a short-sighted policy is that which is always seeking the cheapest place to obtain an education! Men have long since learned, in most of the departments of life, that if they desire a good article they must pay a fair price for it; that VERY CHEAP things are likely to be SHAMS and COUNTERFEITS; that they MUST almost INEVITABLY be of this character. Hence you see them scrutinizing very closely indeed any article offered below the market price; and it is only after they have made a most minute examination, and become satisfied that it is an exception to the general rule, that they venture to purchase. But in the matter of education, one of the very highest human concerns, there is with many the utmost recklessness in this regard, and the lowest price often bears away the palm. Young men who would scorn to wear an inferior coat because it can be obtained ten dollars lower than a good one, will allow even a smaller sum than this to decide their choice between two schools, without once stopping to inquire into their comparative merits, or to the relative amounts of good to be derived from each. A business education is an outfit for life. The choice made between two schools may be the turning point in a young man's destiny. Young men, beware, then! What are TEN, or TWENTY DOLLARS in procuring an education upon which the business of your entire life is to be based? A false step here may make a difference of thousands of dollars hereafter. Remember, *the lowest in price is rarely the cheapest.*

VISITORS

Are always welcome, and we shall be pleased at any time to have them thoroughly examine our rooms, course of study, business houses and student's work. We desire to have the public know *what we teach and our manner of imparting instruction.* We earnestly solicit a visit to the *actual business department*, which will be found particularly novel and attractive. A fine collection of plain and ornamental penmanship will prove of interest to many.

LECTURES.

BESIDES the regular lecturers of the college, the following well-known gentlemen will lecture before the students during the winter months on special subjects of interest to commercial students:

J. J. Mason, Mayor of Hamilton and President of the Institute of Accountants and Adjustors of Ontario; J. M. Gibson, M.A., L.L.B., M.P.P., of Hamilton; D. H. Hunter, B.A., H. M. High School, Waterdown; J. H. Smith, I.P.S., Ancaster; and others.

PHONOGRAPHY AND TYPE-WRITING.

We have the very best facilities for teaching these subjects in a thorough and practical way by a practical instructor. This department is conducted by Mr. F. W. Wodell of the Spectator staff, vice-president of the International Shorthand Association of America, a gentleman of many years experience as newspaper and court reporter, and an experienced instructor in shorthand-writing and type-writing. No other school can compare with us in the advantage offered students to obtain a *proper* knowledge of these subjects.

THERE IS NO SCHOOL LIKE THE CANADA BUSINESS COLLEGE OF HAMILTON.

IT may sound egotistical for us to say there is no school like our own, but we are fully prepared to substantiate all we may say on the subject.

We know of no other school or college of this kind that has such a large home patronage where a school is best known, or no other institution that has doubled its patronage within the short space of three years, a fact which this college has more than accomplished. It is the only school having two superior penmen as teachers of penmanship, thereby giving the very best advantages possible to be obtained in this department. Its rooms are, without question, the finest in Canada to-day. Its teachers are all experienced men, who have a thorough knowledge of the requirements of business men and the counting house, and who take an earnest and active interest in the advancement and welfare of every pupil in the school.

The course of study is of a strictly practical character, void of all superfluities, and calculated to combine all the most vital and essential points of a complete business education. Its course of study and plan of training have had the work and study of over twenty years expended upon it.

Its success thus far has been above and beyond the history of any similar institution in the country, and its future looks more flattering than ever. No labor or expense will be spared to continue improvements in all its various departments. None but teachers of ripe experience and high reputation for successful work will ever be employed. The best known appliances for health and convenience of students will be in constant use; in fact, everything done to make the rank and reputation of the school stand alone, and as a leader and proper exponent of the cause of commercial education it claims to stand at the head of the list.

DIRECTIONS TO INTENDING STUDENTS.

Patrons on their arrival in the city, will go direct to the College office, Alexandria Arcade building, James Street North, where we will assist them to procure a suitable boarding place. The office will be open from 8.30 a.m. to 6 p.m. every week day throughout the year, and from 7 to 9 on the evenings of Monday, Wednesday and Friday, from October to April. The best way is to take the street car at the railway station, asking

the driver to let you off at the Arcade Building. Students should retain their baggage checks until located in a suitable boarding place, after which their baggage can be transferred by the City Express Co., whose office is in the building.

NIGHT SESSIONS.

Our Night School will begin on the 13th of October and continue until April of the succeeding year.

THE night sessions of the CANADA BUSINESS COLLEGE are arranged for the convenience of young and adult pupils of both sexes, who cannot give day-time to the studies they wish to pursue with us. They invariably attract earnest and attentive workers, and result in incalculable benefit to students. Many an enterprising young man, passing his days in the pursuit of some humble avocation to earn his daily bread, has utilized his spare evening hours here, and has thus been able to command a success that was impossible through any other plan.

We make every effort to advance our evening students rapidly and satisfactorily.

Thorough instruction is given in Book-keeping, Penmanship, Arithmetic, Rapid Calculations, Spelling, Business Correspondence, Phonography, etc., one or more of which may be taken according to the needs and desire of the student.

Young men having situations, and desiring to advance their business relations, should be able to respond to the following with confidence:

Are you a good penman?

Are you an expert bookkeeper?

Are you thorough in double entry?

Are you accurate in arithmetic?

Can you "average" accounts?

Can you spell correctly?

Are you a ready correspondent?

Can you draw up business papers?

If you know these better than usual, you are "wanted" in business; if not, what can you expect?

To qualify persons in such subjects, in the best manner and shortest time, is the sole purpose of our school. Our Institution, in each department, is conducted by experienced teachers, who are experts in the branches taught.

TERMS OF THE NIGHT SCHOOL

Will be made known upon application at the College office, Arcade building. They are very reasonable and within the reach of everyone.

FOR FURTHER PARTICULARS send for our large Annual Catalogue, giving a full description of our college, course of study, the names of students, testimonials from graduates, specimens of penmanship, etc., sent postpaid to any address.

Address,

R. E. GALLAGHER,

Principal.

Business Education.

SPECIAL CIRCULAR OF THE

1884-5. **CANADA BUSINESS COLLEGE** 1884-5.
HAMILTON, ONTARIO.

THE CANADA

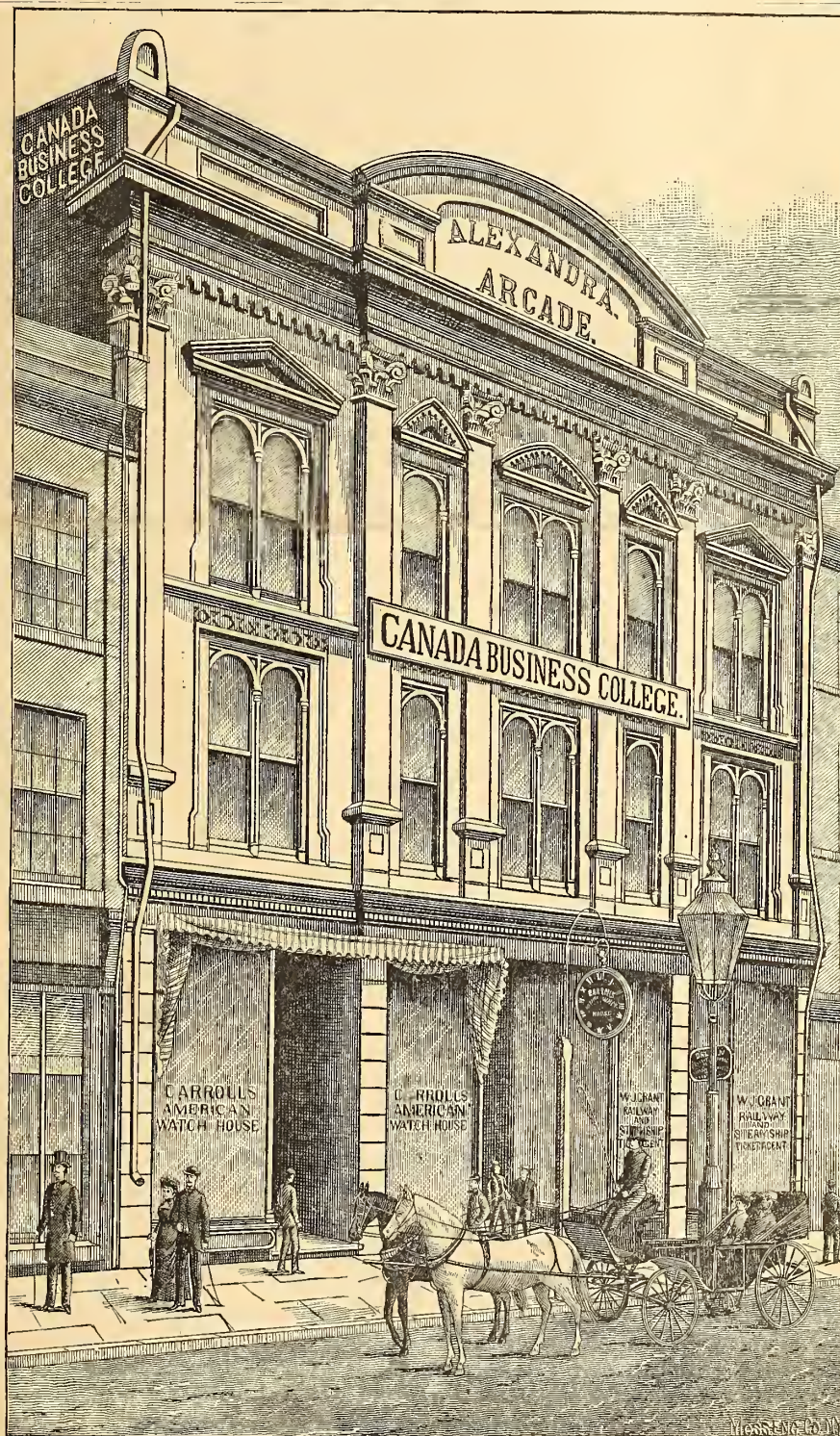
Business College.

HAMILTON.

HISTORY AND LOCATION.

This College, established in 1862, was located for more than twenty years in Lister's Building, corner of James and King William streets. Time and again additional rooms had been added until all the available space to be obtained was filled, and yet the rapidly increasing patronage of the institution constantly demanded more room.

This imperative demand happily has been fulfilled in a double sense, by securing more elegant and enlarged accommodations in the spacious stone structure, known as the Alexandria Arcade Building, James street north. These premises are admirably adapted to the college and all its departments, and are fitted up and furnished in the best possible manner with all the modern improvements, and constitute altogether the most elegant and convenient suit of rooms now occupied by any such institution. The rooms are heated throughout by steam, and are well lighted and ventilated. The building which is most centrally located (being almost opposite



The above building, in which the College is located, is 52 feet wide and 130 feet deep.

the Post Office and extending through to the James street market) is most substantially built with beautiful cut stone front, making one of the finest structures in the city. The rooms of the college are easy of access. The entrance is by a pleasant and wide stairway from the middle of the Arcade.

Having now abundance of room, well lighted, all heated by steam, well ventilated, and all the conveniences that could be desired, this institution offers to the public every facility for thorough and practical instruction in all the numerous branches pertaining to a complete business education. Better facilities will be offered to ladies than ever before, either in the preparatory or business course. We are confident that our elegant apartments and perfect appointments, together with strict discipline and thorough instruction, will largely increase our present patronage.

NECESSARY EDUCATION.

Every young man, whether he expects to be a merchant, a professional man, a mechanic, or a farmer, needs a practical business education. Every person aspires to become the possessor of a sufficient amount of property to enable him to live without the necessity of incessant toil. To learn how to secure property, to handle it, to take care of it—this is the province of business education.

—Business World

ACKNOWLEDGEMENT.

THE principal of the Canada Business college most gratefully acknowledges the extraordinary encouragement awarded the institution during the past twenty-two years, and fully recognizes in it the strong evidence that the superior advantages and facilities offered for the *practical* education of youth and of young and middle-aged men and women, in preparing them for the active duties of real life, are fully appreciated by a discriminating and intelligent public.

The best guarantee of what we can do is what we have done, and we rely strictly upon the history of our past for the promise of our future. There is need then for no embellishment, no fancy word-painting. It is enough that the record of results is simply incomparable, and to say in addition that the pre-eminent standard of the institution will be maintained hereafter, as it has been maintained heretofore.

The past year has again shown an increase in our patronage. Our patrons are among the wisest and best thinkers of this country, who have accorded us their strongest endorsement. With such a past, we are justified in the pride we take in our institution; and while we return our thanks for the generous appreciation accorded our efforts, we are proud to think that appreciation has been honestly earned. So too, we hold it to be sufficiently demonstrated by facts, that the theoretical and practical features combined in our system of instruction secure to the student the very best business education attainable anywhere in the world.

Experience has proved beyond a doubt that the system of training in this school has given to its pupils habits of exactness, punctuality and dispatch which have been great helps toward their promotion and success in after life.

Those who are prompted to investigate the matter will find here some assurance that we possess facilities and experience which cannot fail to secure a valuable return to any who may favor our institution with their patronage.

BRANCHES TAUGHT.

IN the course of study we make a specialty of those branches which are essential to success in business, viz.:

BUSINESS PENMANSHIP, according to the Spencerian System, which is acknowledged to be the standard. The instruction is so thorough that the student can hardly fail to secure a legible, easy, rapid and elegant hand-writing.

BOOKKEEPING.—The course includes a great variety of forms, such as are used in the best business houses at the present time. In our school-rooms these methods are applied to the keeping of accounts of the student as he enters upon, conducts and closes many different kinds of business for himself and others. He advances step by step from the simplest methods and small

cated transactions of the largest business enterprise.

BUSINESS ARITHMETIC is so taught as to make the student quick and accurate in all calculations pertaining to business. Our methods are new, original and thoroughly practical. Elementary principles are presented with such simplicity and clearness as to surprise and delight all—even the most backward.

COMMERCIAL LAW.—Regular instruction and examinations are given in this branch, limiting the study to such knowledge as is required by business men in the safe and successful management of their business.

BUSINESS CORRESPONDENCE.—This is taught by frequent and regular exercises in writing business letters on various subjects, with the view of making the student ready in thought, commanding in style, and brief and concise in expression.

BUSINESS FORMS.—The preparing of business papers of all kinds is required throughout the course, according to the suggestions and criticisms of the teachers, consisting in part of notes, drafts, receipts, checks, bills, invoices, account sales, shipping bills, freight receipts, orders, due bills, deeds, mortgages, bonds, certificates of deposit of credit, etc.

Together with instruction in shorthand-writing, type-writing, detecting counterfeit money, etc.

ANSWERS TO USUAL QUESTIONS.

QUALIFICATIONS FOR ENTRANCE.—No examinations are required at entering the college. A fair knowledge of the common English branches constitutes sufficient preparation for entering upon a course of study, and any deficiencies in these, if not too radical, can be remedied here. Each pupil receives individual instruction, not being drawn along or held back by classes, but is promoted as rapidly as qualified.

TIME REQUIRED FOR COMPLETION.—Depends largely upon the ability, age, experience and application of the student, generally from four to six months.

WHEN TO COMMENCE.—As there are no term divisions, and the instructions mostly individual, students may enter any time with almost equal advantages.

BOARD.—The Principal of the college has arranged with a number of excellent private families who board the students at from \$2.50 to \$3 per week, which is lower than any one else can obtain the same accommodation. Some of the students board at about \$2 per week by forming clubs, renting apartments and boarding together.

HOURS OF STUDY.—During the day, sessions are from 9 a.m. to 12 m., and from 1:30 to 4 p.m. In the evenings from October to March, 7 to 9, three evenings each week.

CENTRAL LOCATION OF THE COLLEGE.—The college is located in the business centre of the city in the Alexandra Arcade Buildings, a few doors north of the City Hall and clock tower, and directly on the line of street railway from either the Grand Trunk or Northern and Northwestern Railway stations.

SEASON TICKETS ON THE RAILWAYS.—Students living within twenty or thirty miles of Hamilton, near any of the lines of railway, can travel at less than half price, and attend college from home instead of boarding in the city. In order to obtain half price tickets, application for membership to the school must be certified to by the Principal. All inquiries as to price of tickets, etc., should be addressed to the Railway Corporation and not to the school.

SITUATIONS FOR GRADUATES.—From the excellent reputation of the college and its high standing among business men, we are enabled to render very valuable assistance to our students and graduates in obtaining good position. No other individual school in the Province has done more for its students in this respect in the past, and we expect to do still more in the future.

THE COLLEGE ROOMS.

THE rooms are pleasantly situated and constructed so as to make light and ventilation perfect. We have no hesitation in saying that the rooms of this college are *the largest, most elegant and complete now used for the purpose in this country*.

They were specially designed and arranged for this college in the reconstruction of the building, and include everything in the way of conveniences and equipments.

The rooms of the College are all heated by steam. The walls are wainscoted in dark and tinted in a pleasing mellow color. The partitions between the theory and practical departments and the main hall are made of glass. Each department has been newly furnished throughout with furniture of the latest design. The student's desks are made of ash, finished in oil, with inlaid tops and convenient book racks. The banking departments are dark oak and maple finish, and the office of the college is furnished in mahogany. A convenient hat and cloak room, wash and toilet rooms, etc., are added for the convenience and exclusive use of the students.

DEVOTED EXCLUSIVELY TO BUSINESS TRAINING.

IT is well known by business men and by those who best understand Business Training, that the time, money and labor spent in Commercial Departments of Schools or Colleges for general instruction, or in small Commercial Colleges whose course of study embraces about as much as may be found in the curriculum of a Commercial Department result in little but disappointment, but that the benefits derived from instruction in institutions devoted wholly to Business Training, where the work is thoroughly done, are of inestimable value.

This School is devoted exclusively to Business Training, and attempts to teach only those things closely allied to business, and, by adhering strictly to this plan, has succeeded in fully satisfying its patrons.

TO FORMER PUPILS.

NO school in the country is more fortunate in the number of its former pupils than this institution, and we believe that no school can count with more certainty upon their loyalty and friendly interest.

To former pupils we wish to extend a hearty greeting, and to those far away and too deeply engrossed in business to pay us the many visits due to old teachers and friends, we wish to say that the future of the institution was never more promising.

The past two years have been marked by the largest attendance ever known in the school, and the fruits of our labor were never more apparent.

To one and all a cordial invitation is extended to visit us; and to those who have helped us by their kind words of recommendation we return our most grateful thanks.

We promise again our best efforts in the cause of practical education, and we shall strive earnestly to merit whatever good any one may be pleased to think or say of us.

ATTENTION TO STUDENTS.

EVERY student receives careful attention from the teachers, and the whole school is under the immediate supervision of the principal. No student is neglected in any part of his course, but is frequently visited at his desk, and helped out of all his difficulties.

Each pupil receives separate and individual instruction, except in general class exercises, and is never kept back by laggards. Each student also attends the lectures of the principal, thus receiving the benefit of his experience and observation as a teacher and accountant.

ACTUAL BUSINESS PRACTICE.

THE most valuable part of every well regulated Commercial School is its actual business practice. We claim to have the most thorough, practical, extensive and systematically arranged actual business department of any institution in the country, without any exceptions whatever. It has taken many years experience to bring this department up to its present perfection. It is conducted with as much regularity as any business in the city. As a base for all operations in this department, we have established a College Bank, a Wholesale Importing and Jobbing House and Commission House for the transaction of business with the students in the Retail Department. Buying and selling is conducted among the students in the same manner as is done in the outside world, each keeping a properly arranged set of books. They are also required to write up all business papers connected with their transactions. A systematic settlement is effected among the students and teachers through our bank by cheques or acceptances, the latter being frequently discounted by the Bank and settled at maturity. Arrangements have been made so that the same kind of business can be conducted

through the mail with the business houses of other Business Colleges located in distant cities of United States and Canada. There never has yet a business man visited our school and witnessed the practical operations of this department but universally acknowledged it to be just the thing for young men preparing for business. Our students all unite in declaring our actual business the best part of the course.

YOUNG LADIES.

NOTWITHSTANDING the fact that in our circulars we continually state that pupils of both sexes are admitted, letters come, almost daily, asking if we admit young ladies. This note is designed to specially call the attention of ladies to our school, and to the fact that each and every department is open to them upon equal advantages with the young men.

Some institutions have tried the plan of a separate department for ladies; in fact the plan has been tried and condemned in this college.

No ready-thinking, progressive Canadian girl will for a moment be satisfied with any half-way measures, but will prefer to be put on a basis with her brother, and be willing to stand the same tests of ability and scholarship; and this is as it should be. No school devoted mainly to the education of young men can admit in a separate department a small number of young ladies and give them equal advantages.

In this school during the present season we have had the pleasure of instructing a large number of young ladies. A young lady can see from this statement that she can attend the Canada Business College, receive equal advantages with young men, and have a liberal number of her own sex associated with her in the same work.

The demand in business for the services of young ladies is equal to that for young men in proportion to the number of applicants, and the only question for a young lady to decide who wishes Mercantile Employment is whether she has the means and courage to prepare herself.

EXPENSES COMPARED.

TO those who feel that it costs a great deal to take a course of business training, we say compare the expenses of such a course with the expenses of any other course you can mention, whether it be medical, law, theological, or professional of any kind, and see where the balance stands. Further, compare the ultimate pecuniary prospects attending the professions, with those of well-qualified business men, and see again where the balance stands. The expenses of a thorough Commercial Course is the merest drop in comparison with the ultimate gain therefrom. We say to all, *prepare thoroughly for business because it pays.* Do not allow a few dollars to decide whether you will take the best course and be absolutely thorough or not.

TERMS OF TUITION.

Scholarship, including the following departments of study, viz.: Book-keeping, Business Penmanship, Arithmetic, Business Calculations, Correspondence, Commercial Law, Orthography, Business Training and General Practice, available to complete the course.....\$40 00
Same course, limited to three months 30 00
Phonography or Type-writing, \$5 extra to regular students; when taken alone, per quarter..... 10 00
Penmanship, when taken alone, per quarter..... 15 00

Twenty per cent off these rates to ladies.

These terms are as low as those of any first-class College in Canada.

THE BEST INVESTMENT.

In no other way can a young man make an investment of a little time and money that will prove so safe and produce so large returns as by pursuing the practical course of training offered by this institution. If a young man would acquire position and competency, he must be willing to qualify himself for a place that will lead to such a result. No young man in any undertaking in life ever succeeded who was unwilling to make the attempt. Success is the result of effort, not of accident.

SPECIAL AND UNEQUALLED FACILITIES FOR MAKING GOOD PENMEN.

GOOD penmanship is one of the essential accomplishments of the scholar as well as the man of business, and as a single element of success in business it stands without a rival.

The rapid growth of our business interests makes it a matter of the utmost importance that every young man should not only write well, but with ease and rapidity.

The idea long prevailed that good writing must be confined to the few, and that to excel in penmanship one must possess a natural talent; but this theory has been effectually dispelled under the methods adopted in this college, and nearly every person who makes a determined effort to learn to write well, under our supervision, meets with success.

CIVIL SERVICE.

This college has been most successful in preparing students to pass the examinations for entrance to the civil service. A large number of our students have successfully passed these examinations during the past few years, and many have since obtained good positions in government offices. The principal of this school is the local examiner for the Board of Civil Service, and the examinations are held semi-annually in our school.

WORTHY OF CONSIDERATION.



WHAT a short-sighted policy is that which is always seeking the cheapest place to obtain an education! Men have long since learned, in most of the departments of life, that if they desire a good article they must pay a fair price for it; that VERY CHEAP things are likely to be SHAMS and COUNTERFEITS; that they MUST almost INEVITABLY be of this character. Hence you see them scrutinizing very closely indeed any article offered below the market price; and it is only after they have made a most minute examination, and become satisfied that it is an exception to the general rule, that they venture to purchase. But in the matter of education, one of the very highest human concerns, there is with many the utmost recklessness in this regard, and the lowest price often bears away the palm. Young men who would scorn to wear an inferior coat because it can be obtained ten dollars lower than a good one, will allow even a smaller sum than this to decide their choice between two schools, without once stopping to inquire into their comparative merits, or to the relative amounts of good to be derived from each. A business education is an outfit for life. The choice made between two schools may be the turning point in a young man's destiny. Young men, beware, then! What are TEN, or TWENTY DOLLARS in procuring an education upon which the business of your entire life is to be based? A false step here may make a difference of thousands of dollars hereafter. Remember, *the lowest in price is rarely the cheapest.*

VISITORS

Are always welcome, and we shall be pleased at any time to have them thoroughly examine our rooms, course of study, business houses and student's work. We desire to have the public know *what we teach and our manner of imparting instruction.* We earnestly solicit a visit to the *actual business department*, which will be found particularly novel and attractive. A fine collection of plain and ornamental penmanship will prove of interest to many.

LECTURES.

BESIDES the regular lecturers of the college, the following well-known gentlemen will lecture before the students during the winter months on special subjects of interest to commercial students:

J. J. Mason, Mayor of Hamilton and President of the Institute of Accountants and Adjustors of Ontario; J. M. Gibson, M.A., L.L.B., M.P.P., of Hamilton; D. H. Hunter, B.A., H. M. High School, Waterdown; J. H.

PHONOGRAPHY AND TYPE-WRITING.

We have the very best facilities for teaching these subjects in a thorough and practical way by a practical instructor. This department is conducted by Mr. F. W. Wodell of the Spectator staff, vice-president of the International Shorthand Association of America, a gentleman of many years experience as newspaper and court reporter, and an experienced instructor in shorthand-writing and type-writing. No other school can compare with us in the advantage offered students to obtain a *proper* knowledge of these subjects.

THERE IS NO SCHOOL LIKE THE CANADA BUSINESS COLLEGE OF HAMILTON.

IT may sound egotistical for us to say there is no school like our own, but we are fully prepared to substantiate all we may say on the subject.

We know of no other school or college of this kind that has such a large home patronage where a school is best known, or no other institution that has doubled its patronage within the short space of three years, a fact which this college has more than accomplished. It is the only school having two superior penmen as teachers of penmanship, thereby giving the very best advantages possible to be obtained in this department. Its rooms are, without question, the finest in Canada to-day. Its teachers are all experienced men, who have a thorough knowledge of the requirements of business men and the counting house, and who take an earnest and active interest in the advancement and welfare of every pupil in the school.

The course of study is of a strictly practical character, void of all superfluities, and calculated to combine all the most vital and essential points of a complete business education. Its course of study and plan of training have had the work and study of over twenty years expended upon it.

Its success thus far has been above and beyond the history of any similar institution in the country, and its future looks more flattering than ever. No labor or expense will be spared to continue improvements in all its various departments. None but teachers of ripe experience and high reputation for successful work will ever be employed. The best known appliances for health and convenience of students will be in constant use; in fact, everything done to make the rank and reputation of the school stand alone, and as a leader and proper exponent of the cause of commercial education it claims to stand at the head of the list.

DIRECTIONS TO INTENDING STUDENTS.

Patrons on their arrival in the city, will go direct to the College office, Alexandria Arcade building, James Street North, where we will assist them to procure a suitable boarding place. The office will be open from 8.30 a.m. to 6 p.m. every week day throughout the year, and from 7 to 9 on the evenings of Monday, Wednesday and Friday, from October to April. The best way is to take the street car at the railway station, asking

the driver to let you off at the Arcade Building. Students should retain their baggage checks until located in a suitable boarding place, after which their baggage can be transferred by the City Express Co., whose office is in the building.

NIGHT SESSIONS.

Our Night School will begin on the 13th of October and continue until April of the succeeding year.

THE night sessions of the CANADA BUSINESS COLLEGE are arranged for the convenience of young and adult pupils of both sexes, who cannot give day-time to the studies they wish to pursue with us. They invariably attract earnest and attentive workers, and result in incalculable benefit to students. Many an enterprising young man, passing his days in the pursuit of some humble avocation to earn his daily bread, has utilized his spare evening hours here, and has thus been able to command a success that was impossible through any other plan.

We make every effort to advance our evening students rapidly and satisfactorily.

Thorough instruction is given in Book-keeping, Penmanship, Arithmetic, Rapid Calculations, Spelling, Business Correspondence, Phonography, etc., one or more of which may be taken according to the needs and desire of the student.

Young men having situations, and desiring to advance their business relations, should be able to respond to the following with confidence:

Are you a good penman?

Are you an expert bookkeeper?

Are you thorough in double entry?

Are you accurate in arithmetic?

Can you "average" accounts?

Can you spell correctly?

Are you a ready correspondent?

Can you draw up business papers?

If you know these better than usual, you are "wanted" in business; if not, what can you expect?

To qualify persons in such subjects, in the best manner and shortest time, is the sole purpose of our school. Our Institution, in each department, is conducted by experienced teachers, who are experts in the branches taught.

TERMS OF THE NIGHT SCHOOL

Will be made known upon application at the College office, Arcade building. They are very reasonable and within the reach of everyone.

FOR FURTHER PARTICULARS send for our large Annual Catalogue, giving a full description of our college, course of study, the names of students, testimonials from graduates specimens of penmanship, etc., sent postpaid to any address.

Address,

R. E. GALLAGHER,

Principal

THE FIFTH EDITION

OF THE

"Canadian Accountant"

BY S. G. BEATTY AND J. W. JOHNSON,

The former Founder, and the latter one of the Principals of .ONTARIO BUSINESS COLLEGE,
BELLEVILLE, ONTARIO, Fellow of the Institute of Accountants of Ontario, and Author of
"JOHNSON'S JOINT STOCK COMPANY BOOK-KEEPING,"

CONTAINING 308 OCTAVO PAGES,

(REVISED AND AGAIN ENLARGED,)

IS JUST PUBLISHED, PRICE \$2.00, (POST PAID.)

This is the **Fifth Counting House Edition** of the most comprehensive and practical, and most easily understood of all the advanced works on Book-Keeping and accounts published.

It covers the ground of Book-Keeping by Double and Single Entry, (see next page) Business Papers, Banking, Business Correspondence, Practical Computations, &c., &c., and illustrates and explains Counting House work, and innumerable Business Transactions, not dealt with in any similar book.

It is the best text book for the Teacher and Student of Accounts.

It is the best book of reference for the Practical Accountant and Business Man.

It is a mine of business knowledge for the Country Merchant.

Many valuable additions have been made, among which are :—

Warehousing—Illustrating the Double Entry method of keeping a Warehouse Ledger, &c.. for quantities of Grain and Goods Stored.

Opening Ledgers.—A chapter dealing with a great variety of circumstances under which one might be called on to open a Set of Books.

Distribution of Gains and Losses in Partnership,—Treating of the best method of adjusting these where there is unequal capital.

Manner of Putting Cheques through the Cash Book.

Manner of Keeping the Bank Account solely in the Cash Book.

Explanation of "Working Accounts."

How to adjust the "Plant Account."

Transferring Accounts from an old Ledger to a new one.

How to treat Partner's Capital and Partner's Current Accounts.

How to Mark the Cost Price and Retail Price on Goods fully illustrated and explained, the following characters being used as the Cost Mark :

1 2 3 4 5 6 7 8 9 10 11 12 Cipher Repeater. Adds ten.

U O \ U O V U T O T N ± U O X 0 —

CHURCH ACCOUNTS.—A set illustrating a simple and easily understood double entry method of keeping accounts for Churches or other public institutions.

FARM ACCOUNTS.—A set originally prepared by J. W. Johnson, for the Ontario Agricultural Commission, 1880, and which is recommended by the Commissioners and printed by them along with the author's evidence in their report.

TO TEACHERS.

The Keeping of Accounts by Farmers is strongly recommended, and in this connection we would say to Teachers in rural sections, desiring to add something of practical value to their curriculum, that they can teach any boy of ordinary ability to keep books on the farm after this method. Full instructions for working the set are given.

THE WORK IS DIVIDED INTO THREE PARTS.

PART I.

Contains a complete and comprehensive course of Book Keeping, illustrated by means of examples of sufficient variety to make it easy of comprehension. The Principles of Double Entry; the methods of Opening and Closing Books; taking Trial Balances; making Loss and Gain, and Resources and Liabilities Statements are here fully explained and illustrated.

PART II.

Is intended as a business course for advanced pupils, and (in connection with the other parts) for reference by Accountants and all classes of business men. It comprehends the most practical forms of keeping accounts according to the methods adopted by the best business houses. It includes CHANGING BOOKS FROM SINGLE TO DOUBLE ENTRY, and *vice versa*, WHOLESALE AND RETAIL MRRCHANDISING IN MANY DIFFERENT LINES OF BUSINESS, MANUFACTURING, SHIPMENTS AND CONSIGNMENTS, SETTLEMENT OF ESTATES, STEAMBOATING, MUNICIPAL BOOK-KEEPING, DEALINGS WITH BANKS, WAREHOUSING, FARM ACCOUNTS, ACCOUNTS FOR CHURCHES, AND PUBLIC INSTITUTIONS, METHOD OF WRITING OFF BAD DEBTS, ENTRIES FOR RENEWALS OF NOTES AND DISCOUNTING NOTES, CONDENSED SYSTEM FOR RETAILERS, CROSS ENTRIES, &c., &c.

PART III.

Contains the forms of BUSINESS PAPERS in general use, including Notes, Drafts, Bills of Exchange, Cheques, Bills of Lading, Receipts, Orders, Invoices, Mortgages, Deeds, Wills, Articles of Co Partnership, Power of Attorney, etc., etc., (see index herewith) and the principal laws that govern them.

This part also contains full instructions on Commercial Correspondence, with a great variety of Model Business Letters, short practical methods of Computing Interest, Percentage, Partial Payments, Equation of Accounts, Partnership Settlements, etc., etc., besides valuable examples worked in the various kinds of measurement, required to be made by Lumbermen, Mechanics and Farmers.

The following rules not found in our School Arithmetics, but obtained from Civil Engineers and Practical Mechanics, are fully treated, viz :

Measurement of Lumber, Logs reduced to Board Measure, Finding the Cubical Contents of Square Timber, Round Timber, Estimating Carpenter's Work, Tiling or Slating, Plasterer's Work, Painter's Work, Stone Mason's Work, Bricklayer's Work, estimating Hay by the Load, Gauging, Measuring Wood, Land, etc.

The following are Extracts from the opinions of Practical Accountants, and leading Commercial Journals regarding the work :

FROM WM. ANDERSON, Esq., Toronto, President of the Institute of Accountants of Ontario :—I have examined the "Canadian Accountant" and have pleasure in testifying to its correctness, comprehensiveness and value to all interested in acquiring a correct and methodical knowledge of Book-keeping. It embraces nearly every possible condition that may be required in ordinary business transactions. *Should the Institute of Accountants require a Text Book for Examinations of applicants, I know of no work so well adapted for the purpose.*

FROM JOHN L. KERR, Esq., Office Manager Confederation Life Association, Toronto :—"The Canadian Accountant" is the best work on Book-Keeping and Accounts I have ever seen.

FROM P. S. ROSS, Esq., Chartered Accountant, Montreal :—"The Canadian Accountant" and "Johnson's Joint Stock Co. Book-Keeping" are first-class works, and ought to take their place as standards in our schools. I shall recommend the books to all desirous of learning the true science of this branch of education.

FROM R. THOMSON, Esq., Manager Bank of Commerce, Belleville :—I am astonished at the vast amount of practical information the work contains. The Chapter on "Dealings with Banks" is admirably in harmony with the practical character of the work.

FROM the late WM. R. ORR, Esq., City Auditor, Toronto :—Students who master its contents cannot fail to become expert Book-Keepers. The "Municipal Set" is acceptable and instructive in a high degree to those engaged in the conduct of Municipal affairs.

FROM L. W. YEOMANS, Esq., Sec. Board of Trustees, Bridge St. Methodist Church, Belleville :—Gentlemen,—After having carefully examined your system of book-keeping, as adapted to Church accounts, I can say it is admirable. Upon your suggestion I have kept the books for Bridge Street Methodist Church after a similar plan, although the system you have now worked out is in several respects an improvement. By it the auditors are able in an evening to go over a year's work and check each entry, tracing the transactions with accuracy and satisfaction.

(New York "Book-Keeper.")

"We have given the work a careful examination, and can endorse it as an admirable Text Book. The authors are well qualified and competent to treat logically and thoroughly upon the subject."

(Montreal Journal of Commerce.)

"There is scarcely anything in the business world that this volume does not fully explain. It should be adopted as a Text Book in every school, and be among every collection of books, however limited."

(Toronto Monetary Times.)

"We have perused with interest a new edition of "The Canadian Accountant" and observe that new and interesting features have been added to a work which we have already commended to the business student or business man."

(Ottawa Citizen.)

"No work on Accounts and Book-Keeping that we have ever seen is so thorough and comprehensive, and, at the same time, so easily understood as this."

(Boston Journal of Commerce.)

"We have rarely met with better material for the student of accounts than this work furnishes. Its use among accountants and business men as a reference book cannot fail to be highly satisfactory."

(Toronto Globe.)

"This elaborate treatise on the conduct of business is both well arranged and exhaustive."

(Toronto Mail.)

"This valuable work has reached its fifth edition. It contains a complete elucidation of the science of accounts by the best methods."

(Montreal Witness.)

"This work seems to contain in an available shape everything that a practical Book-Keeper can learn from a text book."

(Canada School Journal.)

"We heartily recommend the work to teachers as one of the most practical and comprehensive works on the subject of accounts published on the continent."

The practical and comprehensive nature of the Work is indicated in the following

INDEX TO SUBJECTS :

	PAGE.		PAGE.		PAGE.
Abbreviations used in the Work.....	9	Condensed System of Book-keeping for		How to put Cheques through the Cash	
Account Sales.....	60	Retail Business.....	122	Book.....	88
Accommodation Note.....	66, 176	Consignments Explained.....	67	How to mark Cost and Retail Price	
Acceptance of a Draft.....	62, 213	Cost Mark, Set of Characters for.....	196	on Goods.....	196
Addition.....	254	Coupons.....	216, 232	Insurance Account.....	21
Administrators' Form.....	120	Correspondence.....	235	Interest and Discount Account.....	21
Advice of Shipment.....	249	Correction of Errors.....	48, 136	Index to the Ledger.....	32
Agreement for Building a House.....	228	Credit Note.....	59	Invoices.....	58
Alteration of Notes.....	210	Cross Entries.....	136	Invoice Book.....	107, 108
Application for a Situation.....	251	Day Book.....	16, 28	Indorsements.....	211
Arithmetical Signs.....	10	Day Book Index.....	123	Interest by Cancellation.....	259
Articles of Co-Partnership.....	226	Dealings with Banks.....	137	Interest (various methods).....	259
Assets and Liabilities Statement.....	171	Detection of Errors.....	47, 136	Interest on Notes.....	215
Assessment.....	152	Deposit Slip.....	140	Inventory of Stock.....	29
Assignment of Lease.....	218	Debentures.....	154, 232	Journal.....	17, 30
Assignment of Mortgage.....	220	Debenture Register.....	154	Journalizing.....	24
Average of Accounts.....	265	Debtor and Creditor.....	16	Journal Day Book.....	85, 105, 130
Average of Account Sales.....	270	Deeds.....	225	Journalizing Shipment Co.'s and Mer-	
Balancing Accounts.....	42	Delivery Order.....	179	chandise Co.'s.....	94
Balance Sheet.....	91	Dividend on Shares.....	72	Joint Notes.....	210
Bank Pass Book.....	137	Distribution of Gains and Losses in		Ledger.....	17, 32, 45
Bank Check Book.....	137, 141	Partnership.....	80	Leases.....	217, 218
Bank Draft.....	140	Distinction between Single and Double		Letter inclosing Account Sales.....	250
Bill Book.....	54, 55	Entry.....	15, 81	Letter of Recommendation.....	250
Bills and Invoices.....	56	Discharge of Mortgage.....	221	Letter answering an Advertisement.....	250
Bill for Services.....	59	Discounting Bills and Invoices.....	287	Letter of Authority to Sign Business	
Bills of Exchange.....	207	Discounting Notes and Entries.....	176	Papers.....	253
Bills of Lading.....	216, 225	Divisors for Circular Figures.....	284	Letter Acknowledging Receipt of Ship-	
Bills Payable.....	20	Double Entry.....	15, 23	ment.....	253
Bills Receivable.....	20	Double Equation of Accounts.....	267	Letters of Introduction.....	243
Board Measure.....	276	Drafts.....	62, 67	Logs Reduced to Board Measure.....	276
Bonds and Mortgages Payable.....	21	Due Bills.....	64	Lost Bill or Note.....	215
Bonds and Mortgages Receivable.....	21	Dunning Letters.....	245	Manufacturing Business.....	125
Bond.....	218	Easy Method of Addition.....	255	Manifest.....	224
Bricklayers' Work.....	281	Entries for Renewals of Notes.....	174	Masons' Work.....	280
Books as Evidence in Court.....	174	Equation of Accounts.....	265	Mercantile Terms.....	10
Books used in Double Entry.....	16	Estimates Municipal Book-keeping.....	152	Merchandise Account.....	19
Book-Keeping for Churches.....	197	Etiquette of Letter Writing.....	241	Merchandise Companies.....	92
Business Forms.....	56	Exercises in Ledger Accounts.....	18	Measurement of Lumber.....	275
Business Letters.....	243	Exercises Journalizing Shipments and		Measurement of Corn in Crib.....	285
Business Series.....	49	Consignments.....	68	Measurement of Grain.....	286
Business Statements.....	90	Expense Account.....	21	Measurement of Wood.....	273
Cash Account.....	19	Example of Single Entry.....	81	Measuring Land.....	286
Cash Book.....	71, 86, 109	Explanations and Forms of Business		Mechanic's Work.....	278
Cancellation.....	258	Paper.....	207	Method of Writing off Bad Debts.....	177
Carpenters' Work.....	278	Examples of Punctuation.....	238	Method of keeping Bank Acct. in Cash	
Cattle Weight by Measurement.....	286	Filing Business Papers.....	73	Book.....	109
Charges Account.....	21	Farm Accounts.....	184	Miller's Rule for Weighing Wheat.....	274
Changing Single to Double Entry.....	82	Form of a Bond.....	218	Monthly Trial Balance.....	116
Changing Double to Single Entry.....	84	Form of a Letter.....	237	Monthly Journal.....	124
Chattel Notes.....	216	Forms of Endorsements.....	212	Mortgage.....	219
Cheese Factory Milk Book.....	134	Freight Book.....	142, 146	Monthly Statement.....	57
Circular Letter.....	252	Fuel Book.....	142	Municipal Accounts.....	152
Classified Statements.....	37	Glazier's Work.....	283	Multiplication.....	256
Classification of Accounts.....	39	Gauging Casks.....	285	Non-Resident Tax Book.....	154
Closing the Ledger.....	43	Good Will.....	77	Notes and Bills.....	51, 65, 208
Combined Statement.....	76	Hands' Register.....	142, 144	Notice of Protest.....	224
Commercial Papers.....	215	Hay, Figuring Cost of.....	273	Obligations of Parties.....	211
Compound Partnership.....	291				

	PAGE.		PAGE.		PAGE.
Observation on Books.....	145	Remarks on Notes and Bills	51	Simple Partnership.....	290
Opening Ledgers under various circum- stances	181	Renewals of Notes	54, 70	Sinking Fund, How to Levy	154
Order of Closing Accounts.....	42	Receipts	61, 217	Slating Measurement.....	279
Orders.....	64	Recommendations in favor party seek- ing a situation	251	Specimen Ledger Closed.....	45
Order for Goods.....	247	Reduction of Dollars and Cents to Sterling Money.....	306	Statement of Losses and Gains.....	37
Partial Payments	264	Reduction of Sterling Money to Dol- lars and Cents	306	Statement of Resources and Liabilities	38
Painters' Work	280	Requisites of a Bill or Note.....	209	Steamboating Set	142
Partnership	290	Retail Mark, Set of Letters for	196	Stock Exchange.....	206
Partners' Capital and Partners' Cur- rent Account.....	183	Rule for Journalizing	25	Storage	272
Partnership Settlements.....	292	Rules for Journalizing Drafts.....	67	Suggestions to Depositors in Banks.....	137
Passage Book.....	142, 144	Rules for detecting errors in Trial Bal- ances.....	135	Suggestions for Drawing Checks	138
Parties to a Bill or Note.....	209	Rules for Cancellation	258	Sundry Debtors Account.....	99
Pay Roll.....	133	Sales Book	117	Superscription, Form of	242
Paying a Note before Maturity	177	Set I.....	27	Table for marking articles bought by the dozen	258
Payment of Notes.....	214	Set II.....	49	Time and Wages Register.....	131
Personal Accounts.....	21	Set III.....	50	Titles of Respect in Correspondence..	239
plasterers' Work.....	280	Set IV.....	53	Tiling Measurement.....	279
Plant Account.....	129	Set V.....	69	To Show Settlements in Ledger Accts. without ruling.....	178
Power of Attorney.....	230	Set VI.....	74	To find the Cubical Contents of Round Timber	278
Promissory Notes.....	65, 208	Set VII.....	76	To find the Cubical Contents of Square Timber.....	277
Private Ledger.....	173	Set VIII.....	79	Trial Balance.....	36, 170
Protests.....	221	Set IX.....	82	Trade and Cash Discounts.....	196
Practical Computations.....	254	Set X.....	96	Transfer of Notes and Bills	213
Profit and Loss.....	263	Set XI.....	103	Transferring Accts. from an old Ledg- er to a new one	184
problems in Partnership Settlements..	294	Set XII.....	120	Useful Contractions.....	256
Punctuation.....	237	Set XIII.....	125	Warehousing Set of Books	179
Questions for Review, Chap. I.....	23	Shares Bought.....	69	Warehouse Receipt.....	179
Questions for Review, Chap. II.....	38	Shipments Explained.....	67	Warrant Book.....	154
Questions for Review, Chap. III.....	48	Shipment Companies.....	92	Weekly Time and Wages Register.....	132
Questions for Review, Chap. IV.....	66	Simple Deed.....	225	Will.....	228
Questions for Review, Chap. V.....	88	Single Entry.....	78	Working Account.....	178
Questions for Review Business Papers	234	Six Column Journal.....	96, 100		
Quit Claim Deed.....	226				
Rapid Process of Marking Goods.....	257				
Results of Exercises in Ledger Accts.	22				

The Work is printed and bound in the most superior manner, by one of the best Book Printing and Binding Establishments in the Dominion.

This is the only exhaustive treatise on Book-Keeping and its collateral branches published in Canada, and its reception among all classes of Business men is very gratifying to the authors. The IVth edition was published in 1881, and in 1882 another was called for.

Sent to any address, post paid, on receipt of \$2.00.

ADDRESS

ROBINSON & JOHNSON,

Ontario Business College Belleville, Ontario.

Ontario Business College,

BELLEVILLE, - - - ONTARIO,

ESTABLISHED BY S. G. BEATTY IN 1868.

Is an Institution for the Training of Accountants, and for imparting a Thorough Commercial Education to all classes.

Its Principals have had long experience in some of the largest Importing, Manufacturing, and Joint Stock concerns in Canada as accountants and financial managers, and are the authors of the two standard Canadian Works on Book-Keeping, "The Canadian Accountant" and "Johnson's Joint Stock Company Book-Keeping," and one of them is a Fellow of the Institute of Accountants of Ontario.

Its course of training, and the practical results of its teaching, have gained it the front rank among the Commercial Colleges, not only of Canada, but America.

Send for College Circular.

ADDRESS

ROBINSON & JOHNSON,

Ontario Business College,

BELLEVILLE, ONT.

 Students may enter at any time.

REAL

LIFE.

A BULLETIN FOR THE PEOPLE.

VOL. 1.

OTTAWA, CANADA, JULY, 1884.

NO. 1.

During the Year

I will give hints on Penmanship, Drawing, Painting—Water-Colours, Spatter-Work, Stipple-Work, Illuminating, Ornamenting, Fishing, Boating, Hunting, Camping-out, Riding, Driving, Bicycling, Tricycling, Games, Sports, Riddles, Puzzles, Conundrums, Love-Letter - Writing, Composition, Writing for the Press, Shorthand, Travelling, Illustrations of men, places, birds, flowers, animals and things. Cartoons will appear once. Biographical sketches, historical tragedies in Canadian progress, tales from real life, adventures, anecdotes and experiences. A beautiful triple-sized Xmas or New Year's number will be well worth the whole subscription—25c per annum, or 10c in clubs of 20. It would pay anyone to get up a club. I send my beautiful, valuable \$2 book free to every sender of a club of 20 subscribers.

A Suggestion.

Take a sample copy of REAL LIFE and get 19 of your school-mates to subscribe at 10 cents each; send their names with a \$2 bill and I will send each of you REAL LIFE every month for a whole year free. And to you I will send my new book "STUDIES FOR REAL LIFE," a \$2 book, postage prepaid, just for your trouble in securing the club. A better

plan, if you want the book now, is for you to send me a \$2 bill at once, and I will send to your address 20 copies of REAL LIFE every month for a whole year and you can get your friends to subscribe when you find it most convenient to try.

What They Did.

It interests us all to know what some of our wealthiest men did with their wealth. We are accustomed to think that professional and scholarly men build all the schools and endow all the colleges, but it is not so. Of their own accord they endow and establish colleges and seminaries, and aid others, as well as other enterprises of a charitable or philanthropic nature. Thus we shall see that business men are not only the producers of the country, but they build and support churches, schools and charities. Peabody, a banker, gave his millions for education; Girard, a merchant, founded Girard College; Peter Cooper, a manufacturer, founded Cooper Union; Vassar, a brewer, built the most magnificent college for women in the world; Cornell, a business man, founded Cornell University; Vanderbilt, the rail-roader, gave a million dollars to a Tennessee College; Drew, a Methodist broker, gave half a million for educational purposes; Stewart, the merchant prince, a million and a half in a magnifi-

cent hotel for women; Jas. Lick, a business man, of California, millions for the public good.

Business Talent Rewarded.

It is worthy of remark that no other service commands such large pay as first class business talent. Mr. Jewett, of the Erie Railroad, receives \$25,000, a year, Mr. Scott, of the Pennsylvania Railroad, has an annual income of nearly \$100,000 from his different presidencies. Mr. Bridges, president of the Coast Line Railroad, receives \$40,000, a year for the 4 railroads he manages. Mr. Winston, president of the Mutual Life Ins. Co., receives a salary of \$30,000 a year. Mr. Hyde, of the Equitable, receives a salary of \$37,500, per annum. One great dry good house in New York pays \$15,000, a year to each of the seven managers of its leading departments; and a celebrated drug house in Buffalo pays \$20,000 for the management of its advertising department. And thus it is the world over, the young man of brains, who is fully equipped for the duties of Real Life, is always rewarded. My boy remember that you can do likewise, but oh, what concentration of mental and physical power is needed!

Papers Received.

"Popular Science News," Boston, Mass.
"School Supplement," Toronto, Ont.
"Agent's Herald," Philadelphia, Pa.
"Portfolio," Hamilton, Ont.

THE NOBILIST ACQUISITION OF MANKIND IS SPEECH, AND THE MOST USEFUL ART IS WRITING.

ON THE POINT OF THE PEN HANGS THE DESTINY OF NATIONS.

Real Life.

Published monthly by

BANNELL SAWYER.

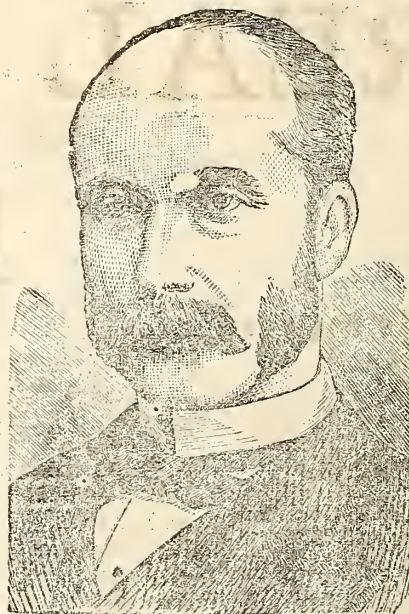
Ottawa, Canada.

SUBSCRIPTION: One year.....\$ 0 25
One year (20 subscribers to one ad-
dress).....2 00
ADVERTISING RATES
Made known on application. A good
medium.

Ottawa, July, 1884.

Cur Nativity.

IN presenting this the first issue of REAL LIFE, I have much to say but little space in which to say it. I think I never felt more forcibly the necessity of having a conception of *multum in parvo*, in the structure of my brain and being. REAL LIFE is quite brief evidently; and is it not actually? I know that I am going to make it so good and so cheap that the young people all over the land will not be able to do without it. Is there not in this my first issue any evidence of fast-coming *great things*? I hope so. I have tried hard to tell my story plainly. I want REAL LIFE to be taken by every child in the land. I want teachers to have a copy of "*Studies for Real Life*," a \$2.00 volume. This book will be sent free to everyone who sends me \$2.00 with a list of 20 subscribers for REAL LIFE. I also want agents for my book, to whom very liberal inducements are offered. All over the country the sale is beginning in real-life-like earnest; everywhere people see that *at last* there is a book published, at a price they can afford, which will enable them to learn and perform the duties of life correctly. Now is the time to secure an agency; send at once. One dollar gets a complete outfit; but you must satisfy me first that you intend to work or I cannot let you have the outfit, which includes a copy of this \$2.00 book, for so little money. Any one obtaining a book under false pretenses will be sternly dealt with. Send now.



LANSDOWNE.

Here is the picture of our new Governor General. Lord Lorne was our governor from 1878 till 1883 and Lord Dufferin was our governor before him. We loved each one, and now we cannot help loving Lansdowne already. We scarcely know why, but still when we think of it rightly it all seems clear to us. They have each been sent to our dear Canada by our beloved Queen, to direct all things well. They try to keep us all happy and prosperous here together, and they do what they can also to make other nations think well of us, and trade with us too. Lord Dufferin made the people of the United States think of us as a bright, happy, virtuous, well-to-do people, destined to become a great nation. He also traveled through our great country from the centre to the seas, drew with his own hand pictures of beautiful scenery all over our great country, and wrote elegantly and spoke eloquently afterwards about our grand destiny among the powerful nations of the world. And Lord Lorne when he went home to Scotland wrote and spoke in beautiful language and sentiment of Canada as a desirable place for people who wished to become more prosperous than they were in their own land.

Lord Lansdowne is not simply our Governor and a wealthy as well as influential gentleman, he is also a man of large sympathies and we may expect to hear of many good deeds emanating from him during his sojourn in Canada.

My little reader, do you know where our Governor lives? I will tell you. He lives in an old-fashioned stone castle on New Edinburgh Hill, near by the City of Ottawa. It is called "Rideau Hall" and although not very elegant, it is beautifully situated on a charming little eminence in the midst of lawns, trees, ferns, winding paths, glens, copses, etc.

But my dear little fellow, you must not take a naughty notion into your head to see the Governor—that would be very wicked indeed. You must wait until you are a man and then perhaps the Marquis will be dead, certainly he will not be here, but you will have a chance of seeing the new one, if you have a coat cut properly

DON'T COMPLAIN OF THE WORLD; A MAN OF MERIT IS NEVER NEGLECTED.

YOU MUST GO AFTER SUCCESS; IT WILL NOT COME TO YOU.

JULY, 1884.

REAL LIFE.

3

and a tie rightly adjusted, or indeed you may have a chance of becoming Governor yourself some day, when you must be careful or you will get too big for your old coat and will be compelled to buy a new one; but you must be good. Bad boys never become really great men.

STUDIES FOR REAL LIFE

D. J. Bannell Sawyer, Stenographer,

Prof. of Commercial Science, Normal School, Ottawa, Ont.

Author "Sawyer's Text Book of Business Writing," "Sawyer's Original System of Penmanship," and Editor Sawyer's Universal Penman.

INTRODUCTION

By J. A. MacCABE, M. A.,

Principal Provincial Normal School, Ottawa, Ont.

AGENTS—HOW TO WORK.

In the first place, an agent must have a complete outfit. Having secured your outfit, you should study the preface and introduction, and read carefully the leading points of each chapter; learn by rote the table of contents,—taking in three cardinal subjects—Penmanship, Short-hand and Book-Keeping, and their auxiliaries, Letter-Writing, Brief-Writing, Business Forms and Commercial Law. By emphasizing these points to your customer, you can, in nearly 9 cases out of 10, make a ready sale. Because these subjects are of vital importance to everyone, it is a very easy matter to induce them to buy. And why should it be difficult to sell people that which may be instrumental in making much money for them?

As soon as the agent thinks best and his money will permit, he should forward the subscriptions to me, with the money, \$ for each subscriber. I will then send him the books and receipts and he will collect \$ from each subscriber, thus making \$ on each subscription secured.

Agents who have but a small amount of money by them must borrow or must send small lists of boys. Write at once for outfit, until their capital increases to such an extent that they can send as long lists as suits their convenience. I give no credit. My margin is so small, terms so liberal, that I can not take even the chances of a loss by giving credit.

Any person of any energy, even though he start on the smallest capital, will soon increase it through his profits so that he can pay for as large lists as may from time to time best suit his convenience to send.

I believe it is best for every person to go into everything carefully and cautiously, and to thoroughly learn what they are about from their own experience as they go along; and in view of that firm belief, I advise you to order an outfit at first and see for yourself just how easy it is to secure hundreds of subscribers, and then you will know for yourself, of your own experience, just what you can do, and can go ahead in whatever way you please, as your own judgment may direct.

As soon as you are in possession of my Agents' Outfit you can give the business a good test in a short time, and will then know of your own experience its great striking value and its money-making tendency.

HINTS.

1. If you are so situated that you cannot at present give your whole time to the business, you should take an agency, and work up your own town, village or neighborhood, and towns or villages near which you live; this can be readily done in your spare time. In this way you become acquainted with the business, the people, the author, and you make enough money to start in on a large scale. And it may be that you shall do so well that you will begin to work with me permanently.

2. Boys and girls make good agents, and I am always pleased

to have them take hold. I have faith in the irresistible buoyancy of boys. Write at once for outfit and begin work; I will use you as well as though you were not guilty of juvenility, and will give you time to improve.

3. Ladies are particularly adapted for the agency business. From their intuitive and acquired knowledge of human nature, they rarely ever fail in making more money, more pleasantly than in teaching, sewing, or in fact in most of the occupations open to women. I am anticipating enrolling many ladies as permanent and temporary agents.

4. If you cannot possibly engage in the business yourself, I would esteem it a personal favor if you kindly hand this circular to a friend whom you think would be induced to work at the business.

5. In this agency that is offered you, I am confident there is money to be had by the honest, earnest agent. If you become an agent, all the advantages I am able, from time to time, to offer, will work to your interest and profit. If you do not try the business you will allow the finest opportunity, I know, of making money, to pass unimproved, and before long you will see some other person making money right in your own locality that might have been yours. This is a great business, and a great deal of money is going to be made at it. Books of similar character are larger volumes costing from \$5 to \$10 each, and being far from as clear and useful as "Studies for Real Life," which costs but \$2.

Everyone who wishes to qualify for the duties of life will willingly give two DOLLARS for it.

There is A REAL BUSINESS TRAINING in the book, which would require several months at a business college and an expenditure of \$75 or \$100, at the very least, for board, books, tuition, railway fares and extra clothing. And to those who purpose attending a business college, we can

THE WAY TO WEALTH, IF YOU DESIRE IT, IS AS PLAIN AS THE ROAD TO MARKET.

TEACH YOUR BOYS THAT WHICH THEY WILL PRACTICE WHEN THEY BECOME MEN.

assure them that this will be an excellent book to get and study prior to their attendance. The following well-known business educators have subscribed for "Studies for Real Life," which is the best guarantee of its genuine utility.

S. G. BEATTY, Founder Ont. Bus. Col., author "Canadian Accountant," "Beatty's Copy Book," etc., and manager of the Canada Publishing Co., Toronto.

R. E. GALLAGHER, Principal "Canada Business College," Hamilton.

ROBINSON & JOHNSON, Prin's Ont. Bus. College, Belleville, Ont.

SAMUEL CLARE, author "Book-Keeping for Canadian Schools," Normal School, Toronto.

J. B. MCKAY, President Dominion Business College, Kingston, Ont.

J. M. MUSGROVE, Prin. National Business College, Ottawa.

A good writer can always obtain employment. A rapid writer can always obtain exceptionally remunerative employment. One skilled in Studies for Real Life can at any time obtain responsible positions.

"Studies for Real Life" is—

1. Invaluable to the teacher.
2. Indispensable to the student.
3. Written by Prof. Sawyer, who has had eight years experience as a specialist.
4. The introduction is written by J. A. MacCabe, M.A., Principal Provincial Normal School, Ottawa, who is one of the ablest advocates of Practical Education in Canada.

1. PENMANSHIP.
To be able to write well is a necessity of the times, and is always rewarded.

2. SHORTHAND.
To be able to write in one hour, what would otherwise require a day, is an accomplishment, such as we cannot rightly estimate. To save time is to lengthen life. To be able to write rapidly is to be able to make money.

3. BOOK-KEEPING.
The art of book-keeping is useful in any condition of life. It contributes alike to all who buy or sell; to all who desire to be systematic, wise or rich. No man or woman should enter into business-life without a knowledge of accounts—simple, clear, concise book-keeping.

These three are the central points, around which cluster all the other necessary subjects relative to practical education; all are fully, clearly and fully presented in "Studies for Real Life."

The distinguishing feature of all my teaching is the grouping, centralizing,

and simplifying of whatever subject I have in hand. In this way much of the labor of acquiring a practical knowledge of the subject in hand is avoided.

No one can form any conception of the marvelous rapidity with which he can improve his handwriting and general practical education, until he has first seen and pondered "Studies for Real Life."

No less than seven counties were secured by agents, several weeks before the book was out of press.

Subscriptions, unsolicited, were received (before the book was bound) from Port Sydney, Hamilton, Toronto, Belleville, Trenton, Nanawee, Picton, Newburg, Ottawa, Ontario, and from Bryson, Quebec.

Already the sale is setting in with unusual rapidity and agents are entering into the work of taking subscriptions with wonderful energy.

TERMS

Made known only to those who send us \$1 for outfit, which includes a copy of the book. We wish it understood that parties ordering the book at agent's prices, without any intention of acting as our agent, will be sternly dealt with. If after a trial you do not care to continue the business, notify me and I will appoint an agent in your stead.

AGENTS WANTED, to whom a regular signed, sealed and delivered assignment of exclusive territory will be granted. Discount — per cent.

DISTRICT AGENTS, a few are still needed to whom special inducements will be offered. District agents must furnish at least three references, and ball to the amount of \$500.

Book Notices.

"Reporting Style of Shorthand," by Eldon Moran. Publishers, Christian Publishing Company, St. Louis, Mo. Price, \$1.50. 190 pages.

This work is a complete and systematic treatise on stenography and the reporting business. It represents the American Pitman system—the corresponding style is omitted. Aids to acquiring speed are good, signs are given early in the course, and a series of lessons is added on reporting. The rules and explanations are unique, the arrangement and the binding excellent, and I believe the book will be of advantage to every teacher of shorthand, of no matter what school. I hope it shall have a large sale—it deserves success.

"Studies for Real Life," by Bannell Sawyer: Introduction by J. A. MacCabe, M. A. Cloth bound, gilt. \$2.

Cash Prizes.

WILL BE AWARDED ON THE 15TH AUGUST 1884.

1. Prizes of \$1.00, 50 cts. and 25 cts. for the 3 best specimens of carving in

soft wood, with pen knife, send by sample post, fully paid.

2. Prize of \$1.00, 50 cts. and 25 cts. for the 3 best original designs of carpet pattern, to be drawn with lead pencil, on white unruled paper, size 2x4 inches.

3. Prizes of \$1.00, 50 cts. and 25 cts. for best letter received up to and inclusive of August 20th, 1884.

NOTE: Competitors, if not subscribers, must send a years subscription (25 cts.) along with their work. Those who subscribe at full or club rates are free to compete in any or all contests during the term of their subscription; but any one subscriber cannot receive more than 2 prizes for the same thing in the course of one year.

A. H. COBB,

DISPENSING CHEMIST,
139 Sparks Street, Ottawa.

178 SPARKS ST.

FOR Stationery, School Books, Children's Toys, Fancy Goods and Small Wares. J. SULLIVAN.

HENRY WATTEPS,

CHEMIST and Druggist, Dealer in Chemical Apparatus. 183 Sparks street, Ottawa, Ont. Between O'Connor and Bank.

FOR THE BEST

FRINGERS, Washers and Spring Mattresses, at low prices—quality of goods considered—go to SAUNDERS & DAVIS, 222 Wellington St., Ottawa.

MRS HENDERSON,

MILLINER, Mantle- and Dress-Maker, 202 Sparks St., Ottawa.

A select stock of fancy dry goods and children's clothing always on hand.

SHORTHAND.

A LIMITED number of young men may receive instruction in SHORTHAND by mail or in private. Address

HANNELL SAWYER,
Editor "Universal Penman,"
Ottawa, Canada.

American Agriculturalist.

100 Columns and 100 engravings in each issue. 43d year, \$1.50 a year. Send three 2c stamps for sample copy of the OLDEST AND BEST AGRICULTURAL JOURNAL IN THE WORLD.

ORANGE JUDD Co.,
751 Broadway, New York.
DAVID W. JUDD, Pres.

TAPE WORM.

AN eminent German scientist has recently discovered from a root extract an absolute specific for Tape Worm.

It is pleasant to take and is not distressing to the patient, but is peculiarly sickening and stupefying to the Tape Worm, which loosens its hold of its victim and passes away in a natural and easy manner, with HEAD, and while still alive.

One physician has used this specific in over 400 cases, without a single failure to void worm entire. Success guaranteed. No pay required until removed with head. Send stamp for circular and terms.

HEYWOOD & Co.,
19 Park Place, New York.

SELF-RELIANCE, INDUSTRY, AND INTEGRITY ARE THE GRAND MASTERS OF THE WORLD.

A PURPOSE ONCE FIXED AND THEN VICTORY OR DEATH.

1884-5.

Ontario Business College,

REBELLEVILLE, ONTARIO.

SPECIAL INFORMATION.

To help those who have applied for information regarding Ontario Business College, or those who would be benefitted by a practical Commercial Education, to a decision as to whether they shall attend a Commercial College at all, and which they shall attend, we desire to bring the facts mentioned below to their knowledge, and respectfully ask for them due consideration.

Education of any kind is desirable, but the education that can be most readily used, that can be turned most quickly to account, that is everywhere and always in demand; that will afford to its possessor not only the means of making a comfortable living, but opens to him the field of commerce, in which competence and wealth are oftenest obtained, that enables a farmer, mechanic and professional man to transact business intelligently and with confidence, is, in such a country as ours, most desirable,

It is such an education that Ontario Business College has been imparting for the past 15 years, and will continue to impart in the future,

This institution is not the mere "Commercial Department" of a College or Academy, in which School Room Book-Keeping, (which for practical purposes is of little value) is taught by masters who know nothing of its practical application, nor of the kindred subjects of Banking and Business Papers; it is a purely commercial Institution, conducted by Practical Accountants, whose qualifications for their work consist of a sound English and Mathematical education and a business training in the counting-houses of some of the most extensive business concerns in Canada, and years of experience as Accountants and Auditors for some of the largest Joint Stock Companies in the Dominion, and who are authors of the Standard Canadian Works on Book-Keeping ("The Canadian Accountant," and Johnson's "Joint Stock Co., Book-Keeping,") and Penmanship.

The success of its Graduates is the best test, indeed the only one, by which to estimate the value of such an institution. By this test we desire young men and women, and parents to form their opinion of Ontario Business College.

The Institution qualifies young men or women, or those more advanced in years, desiring to enter Commercial life, to fill immediately after leaving the College responsible positions in Business Houses, as Book-Keepers and Financial Managers; it qualifies merchants and manufacturers to keep their own books, and manage their own banking and financial affairs and gives farmers' sons such a business training as they can nowhere else receive, and which will prove invaluable to them in their calling.

In producing here the proof of the success of the Graduates of Ontario Business College, we are embarrassed with the multiplicity of evidence. It can be drawn from every Province in the Dominion, from the West Indies, and many of the States of the Union. It will be best shown, however, by mentioning a limited number of names and positions occupied to-day by graduates of recent date, who stepped into situations immediately after leaving the College, and as the result of our training

IN THE BANKS.

- FRED. W. STRONG.—In the Merchants Bank, Ottawa.
 F. J. PETERSON.—In the Imperial Bank, Brandon, Manitoba.
 J. C. A. HERIOT.—In the Merchants Bank, Montreal.
 FLETCHER ANDERSON.—Bank of Montreal, Belleville.
 A. C. LOVEKIN.—Newcastle branch of the Standard Bank.
 C. W. HAGERMAN.—First position after leaving College, Book-Keeper for James Glass & Co., Belleville, and the Belleville Gas Co. Subsequently entered Belleville Branch Merchants Bank and is now holding the high position of Accountant in the head office at Montreal.
 R. TANNAHILL.—Sarnia Branch of Bank of Montreal.
 JOHN MACOUN.—Entered the Belleville Branch Bank of Commerce, now Teller in Woodstoc Branch.
 FRED MACOUN.—Ledger Keeper, Bank of Commerce, Belleville.
 H. WILLS.—Teller in the London Branch of the Bank of Commerce.

IN GOVERNMENT POSITIONS.

 Positions in the Civil Service are now obtained only after passing examinations. The examinations for this district last fall were held in one of the class rooms of Ontario Business College. Several of our Students passed at each of the examinations held, and some of them obtained appointments immediately. The best preparation is a course at the College.

Our text book, the "Canadian Accountant," is the one recommended by the Civil Service Commissioners for those coming up for examination in the subject of Book-Keeping.

- ROBERT CREIGHTON.—Private Secretary to the Warden of Kingston Penitentiary.
 ANGUS S. McDONALD.—Post Office, Cornwall, Ont.
 R. D. ANGLIN.—Custom House, Kingston, Ont.
 JOHN M. BOWELL.—Custom House, Winnipeg, Manitoba.
 S. CANNIFF.—Book-Keeper and Short Hand Writer, for the Institution for the Deaf and Dumb, Belleville.
 GEO. ROBINSON.—Customs Department, Ottawa.
 D. WALSH.—Passed the Civil Service Examination immediately after graduating and was given employment in Ottawa at once.
 S. LAZIER.—Clerk in Belleville Post Office, appointed immediately after the examination.
 E. J. SMITH.—Clerk in Customs Department, Ottawa, appointed immediately after the examination.

BOOK-KEEPERS AND FINANCIAL MANAGERS, &C.

- D. A. BRUCE.—Corresponding Clerk with Benj. Allen & Co., 137 State Street, Chicago.
 W. McCAMMON.—Purser Propeller "Africa," trading from Collingwood to Duluth.
 R. B. BEATTY.—Accountant for Hudson Bay Co. Norway House, N. W. T.
 J. F. CONROY.—Assistant Book-Keeper, Ontario Lumber Co., Bracebridge, Ont.
 J. H. WASHINGTON.—From Bermuda—Accountant for W. F. Carrier, & Co., Wholesale Jewellers, Toronto.
 F. CAMPBELL.—Accountant for Pitceathly & Kelson, Wholesale Grocers, Belleville.
 J. L. KERR.—Accountant and Short Hand Correspondent for the Confederation Life Association, Toronto.
 F. J. DAVY.—Accountant for Prescott, Ont., Brewing and Maltimg Company.
 ANSON McKIM.—First position. Book-keeper in the *Daily Ontario* Office, Belleville, now Manager for the *Toronto Mail*, at Montreal.
 ANSON BROOKS.—Book-Keeper for D. McCarthy & Sons, Syracuse, N. Y.
 W. H. GORDON.—Accountant for Geo. Ritchie & Co., Dry Goods, Belleville.
 J. E. BAKER.—Book-Keeper for S. S. Young, Wholesale Grocer, Trenton, Ont.
 J. M. CHISLETT.—Book-Keeper for J. W. Walker, Hardware Merchant, Belleville.
 A. E. YUILL.—Book-Keeper for his father, Truro, Nova Scotia.
 CHARLES McMULLEN.—Book-Keeper for Downey & Preston, Grain Merchants, Napanee.
 ALBERT CRANE.—Chief Clerk and Travelling Auditor, Wells, Fargo, & Co.'s Express, Crane's Station, New Mexico.
 A. E. WILCOX.—Book-Keeper, Geo. A. Mason, Oshawa, Ont.
 D. J. B. SAWYER.—Professor of Penmanship, Provincial Normal School, Ottawa.
 C. W. SCOTT.—Partner, Coulthard, Scott, & Co., Oshawa, Ont.
 ALFRED RUSSELL.—Station Master, N. P. R. R., Castleton, Cass Co., Dakota.
 W. J. McMURRAY.—Book Keeper for R. F. Carter, & Co., Niagara Falls, Ont.
 S. H. YOUNG.—Public Accountant, Ingersoll, Ont.
 W. H. FLIGG.—Book-Keeper and Salesman with Field & Bro., Cobourg, Ont.
 C. A. STORRS.—Book-Keeper with Wright & Boyle, cor. West First & Seneca Sts., Oswego, N. Y.
 JOHN McNAUGHTON.—Book-Keeper for James Stuart, North Lancaster, Ont.
 MINNIE BUCKLEY.—Assistant Book-Keeper, Wm. Darling & Co., Wholesale Hardware, Montreal.
 ANNIE TICKELL.—Book-Keeper with G. S. Tickell, & Sons, Belleville.

JAS. A. FLAGG.—Book-Keeper, G. Armstrong, & Co., Furniture, Montreal.
 F. E. OUTERBRIDGE.—(From Bermuda, West Indies) Accountant for the Real Estate Loan Co., Toronto.
 CHAS. B. COOK.—Reporter on the *Belleville Intelligencer*.
 W. RUPERT.—In the office of Campbell & Sons, Wholesale Stationers, Toronto.
 W. J. OSBORNE.—Book-Keeper with B. D. Steacy, hardware, Brockville.
 JESSIE MCINNIS.—Assistant Book-keeper, Brignall & Thompson, Belleville.
 AMOS HICKS.—Book-Keeper, Royal Hotel, Picton, Ont.
 H. H. BURNHAM.—Book-Keeper with E. Burnham, Digby, Nova Scotia.
 A. MCGILLIVRAY.—Book-Keeper on Canadian Pacific R. R., Port Arthur, Lake Superior.
 J. B. KEMP.—Book-Keeper with Flatt and Bradley, Lumbermen, Hamilton. Ont.
 O. H. LONDON.—With White, Joselin, & Co., Toronto.
 D. A. McDONALD.—Assistant Book-Keeper for J. M. McLaurin, & Co., East Templeton, Que.
 C. W. McCORMICK.—Book-Keeper for L. H. Stanton, & Co., Bay City, Michigan.
 J. H. JOHNSTON.—Book-Keeper and Salesman for Chas. Miller & Co., Utica, N. Y.
 J. F. SMITH.—From Bermuda—Assistant Book-Keeper, with Thos. Donnelly, Belleville.
 H. C. LEITH.—Book-Keeper for Morrison Bros., Iron Manufacturers, Toronto.
 WILLIAM KENNEDY.—Clerk for Hobbs, Osborne, & Hobbs, Wholesale Hardware, London, Ont.
 G. A. SMITH, B. A.—Commercial Master, Galt Collegiate Institute.
 EZRA A. BROWN.—Book-Keeper with A. Harris, Son & Co., (Limited) Winnipeg, Man.
 JOHN FENN.—Book-Keeper, Downey & Preston, branch office, Belleville, Ont.
 A. R. PHILLIPS.—Book-Keeper and Manager for A. R. Dales, Merchant, Drayton, Ont.
 S. R. EARLE.—Accountant and Secretary for the Belleville Gas Co., this is the third of our students who has filled this position.
 RUBEN SILLS.—Assistant Book-Keeper, Belleville Gas Co.
 E. TICKELL.—Book-Keeper for Flint & Holton, Lumber, Belleville.
 WESLEY MCLEOD.—Book-Keeper and Manager for D. M. McPherson, Canadian "Cheese King," Lancaster.
 JAS. GOWDY.—In the office of Thos. Gowdy, & Co., Guelph, Ont.
 GEORGE REID.—Accountant for the *Intelligencer* Publishing Co, (Limited), Belleville.
 A. WAY.—Accountant and Cashier for Chisholm Bros., 64 S. Clinton St. Chicago.
 J. H. PRICE.—Partner, Mallory, Price & Co., Wellington, Lorain Co., Ohio.
 J. A. COUCH.—New York City Business College.
 A. H. STEPHENSON.—Buffalo, N. Y., Business College.
 JOHN HINCH.—Merchant, keeps his own books, Centreville, Ont.
 L. C. LAISHLEY.—With Kyle & Barr, Brockville, Ont.
 JAS. COULSON.—Accountant for A. N. Reid, & Co., Dry Goods, Belleville, Ont.
 E. A. BENJAMIN.—Office of the Superintendent of the Chicago and G. T. R., Port Huron, Mich.
 JAMES FERGUSON.—Shipping Clerk, Rathbun & Son, Lumber Merchants, Deseronto, Ont.
 AMOS BAKER.—Purser Steamer "Quinte," Bay of Quinte.
 J. H. McNISH.—Book-Keeper and Clerk with John Price, Port Stanley, Ont.
 J. D. CLARK.—City Auditor, Belleville.

A few of those above mentioned had been clerks, or in business for themselves, previous to coming to the College, but the great majority were without any knowledge of business ; some were boys from the common or Grammar Schools, others were farmer's sons, others mechanics, others teachers, some had received High School and University training, others had received but little education.

Many of the positions were obtained for them directly through us, or by reason of our recommendation.

The reputation of the College creates a demand for its graduates, and we take pleasure in assisting those who merit our confidence to obtain situations.

The demand for competent young men in business houses throughout Canada and the United States is now larger than we have ever known it.

The average time for completing the course, by those possessed of Ordinary Common School education, is four months.

The attendance of the past year has been the largest the College ever had ; students being on the roll from Bermuda, and Turk's Island, West Indies, New York State and City, Michigan, Pennsylvania, Quebec, Newfoundland, New Brunswick, Manitoba, Nova Scotia, Minnesota, Vermont, Wisconsin and all parts of Ontario.

An estimate of the cost of the entire course is,	Life Scholarship,	\$40.00
	Board in private families for 16 weeks at 2.50	40.00 or 2.75 44.00
	Text Books, Blank Books, Stationery, etc., etc, 10 to	12.00

 We invite Correspondence.

\$92.00 or \$96.00

ROBINSON & JOHNSON,

PRINCIPALS.

The College Circular, containing full information, sent free on application.

**Copies of the
Latest Applications
to us for Book-Keepers
and Clerks.**

From B. Morton, Manager Real Estate Loan Company, Toronto.
I purpose to bring Mr. F. E. Outerbridge, of Bermuda, into our office as Accountant, please write an official letter of recommendation to the Company.

We did so and Mr. Outerbridge is now the Company's Accountant.

From W. F. Carrier & Co., Wholesale Jewellers, 56 Yonge St., Toronto.
We recommend Mr. J. H. Watlington, from Bermuda, has made application, and one of your graduates, is leaving to go into business with Mr. Manhard, our Book-Keeper, and he is now filling the position.

From D. B. Stacy, Hardware Merchant, Brockville.
We recommend Mr. C. B. Cook, who is now filling starting business I have had one of your graduates. We recommended Mr. W. J. Osborne

From the Intelligence Printing Co. Belleville.
Can you supply us? We recommended Mr. C. B. Cook, who is now filling

From Belleville Gas Company.
the position. Can you supply us? We recommended Mr. C. B. Cook, who is now filling

From D. G. McBean, Lancaster, Ont.
Mr. Reuben Sills, and he is now in the situation. We recommended Mr. C. B. Cook, who is now filling

From Flint & Holton, Lumber Merchants, Belleville.
Mr. J. C. Smith, and he is now filling the position. We recommended Mr. C. B. Cook, who is now filling

From John L. Bird, Hardware Merchant, Queen St., Toronto.
Mr. Bird, who is applying for a situation? We recommended Mr. C. B. Cook, who is now filling

From Haines & Lockhart, Belleville.
Mr. W. A. Hawley, who is now in their Belleville Branch, we recommended Mr. C. B. Cook, who is now filling

From John Price, Port Stanley, Ont.
Mr. J. H. McNish, who is now Mr. Price's confidential man. We recommended Mr. C. B. Cook, who is now filling

We have a vacancy for a sn-art intelligent young man, as reporter.

We want you to recommend us an Assisat Book-Keeper to Mr. S. R. Earle, our Secretary and Accountant, who is one of your graduates. We recommended Mr. C. B. Cook, who is now filling

Have you any thorough, competent Book-Keepers that you can recommend a good one? We recommended Mr. C. B. Cook, who is now filling

We need a man to take charge of our office, can you recommend a good one? We recommended Mr. C. B. Cook, who is now filling

Will you kindly advise me regarding Francis J. Bird, who is applying for a situation? We recommended Mr. C. B. Cook, who is now filling

We want a young man for Clerk. Can you recommend us one as good as the three we now have, whom we obtained from the College? We recommended Mr. C. B. Cook, who is now filling

Mr. Nash, whom you sent me two years ago, is leaving the College are stepping into such positions as the above, or we are hearing from them that they have obtained good situations through their own seeking.

**IT IS IN THE BUSINESS COLLEGE CONDUCTED BY
—WHERE YOUNG MEN WILL BE MOST BENEFITTED—**

PRACTICAL MEN, OF ACTUAL COUNTING HOUSE EXPERIENCE

The experience of the Principals of this Institution was gained in the Great Commercial Centres, Montreal, Chicago, Milwaukee, and with one of the largest Joint Stock Companies in the Canadian Oil Trade.



CATALOGUE

OF

KIMBERLY'S BRYANT & STRATTON

BUSINESS

COLLEGE,

Assembly Building,

South-west Corner of Chestnut and Tenth Streets,

(ENTRANCE 108 SOUTH TENTH STREET.)

PHILADELPHIA, PA.

ended



CATALOGUE

MERRIHEW & SON, PRINTERS,
248 ARCH STREET.
1871.





CATALOGUE

OF

ZIMBERLY'S BRYANT & STRATTON



Business College,

Assembly Building, S. W. cor. Tenth and Chestnut Streets,

(ENTRANCE 108 SOUTH TENTH STREET.)

PHILADELPHIA, PA.

PHILADELPHIA:
MERRIHEW & SON, PRINTERS,
243 ARCH STREET.
1871.

Evening School.

EVENING SCHOOL commences the First of October each year, and closes the First of April.

Classes are formed every evening. Superior facilities are offered to those who are engaged through the day to become FIRST-CLASS Book-keepers and Penmen.

Persons can join any time.

Caution.

WE would caution the public against certain men, who, jealous of our success, and knowing the superiority of this Institution, make false statements in reference to our College.

Come and examine our facilities for yourself before making arrangements elsewhere.



Faculty.

WILLIAM R. KIMBERLY, A. M., Principal,

(Graduate of Yale College.)

Superintendent of the Course of Instruction, Instructor in the Science of Accounts, Lecturer on Commercial Law and the Theory and Practice of Business.

J. E. SOULÉ, Secretary,

Principal of Penmanship Department.

D. F. MORRILL,

Teacher of Book-keeping and Arithmetic.

GEO. O. WALLACE,

Teacher in Book-keeping, Arithmetic and Spelling.

H. Y. LAUDERBACH,

Principal of English Department and of Scientific and Classical Academy, in same building.

GEO. YEAGER, A. M.,

(For Twenty Years Principal of City Grammar Schools.)

Teacher of Grammar and English Composition.

C. R. MORGAN,

Teacher of Phonography and Higher Mathematics.

Remarks.



THIS College forms one of the principal connecting links of the great INTERNATIONAL CHAIN OF BUSINESS COLLEGES, located in the principal Commercial Cities of the United States and Canadas. It occupies a suit of rooms in the *Assembly Building, Southwest corner of Chestnut and Tenth Streets*, which, in point of elegance, capacity and convenience, and facilities for ventilation and light, are not excelled by any apartments devoted to a similar purpose in the United States.

The rooms are capable of seating comfortably five hundred students, and are furnished with every needed facility for comfort and progress.

Design.

It is the design of this Institution to furnish young men with the facilities of a Business Education which will enable them to enter at once upon the fields of usefulness and honor.

The tedious years of apprenticeship which, under the old system, was considered the only stepping-stone to remunerative positions, are epitomized into a few months of pleasant study, in which the mind is trained not only to appreciate the minor details of business, but the grander principles which underlie the economy of life, and without which no business education can be considered complete.

General Information.

Chain Scholarships



ISSUED at this Institution are good for an unlimited period in all the Colleges of the Association.

A young man holding one of these Scholarships is thereby an honorary member of some forty-six of the first colleges of the land, and possessed at the same time of their influence, sweeping, as it does, over a vast territory, from Boston, in the East, to San Francisco, in the

West. He can commence his instruction here and if at any future time he removes to any city where our Colleges are located, he can have full advantage of their course of instruction without any charge.

Time of Commencement.

As there are no term divisions, Students can enter at any time, and pursue their course as rapidly as their ability will admit.

Connected Institutions must have superior facilities over single ones, however well conducted.

Time Required.

The time necessary to complete the full course is from four to five months, varying according to the ability of the Student.

Preparatory Education.

A fair knowledge of the ordinary English Branches constitutes a sufficient preparation for entering upon a Commercial Course.

Diplomas.

Those Students, and those alone, who fulfil the prescribed course of study, and pass the requisite examination, are entitled to the honors of graduation. Diplomas are awarded to all such.

Individual Instruction.

Each Student receives such individual attention from the Teachers in the various Departments as will enable him to pursue his course as rapidly as his ability will permit.

Lectures.

The Lectures, of a literary and miscellaneous character, which are yearly delivered in this College, comprise a most interesting and important feature.

Reports.

Monthly Reports of attendance are rendered to Parents and Guardians.

Moral Influences.

Teachers are expected to watch over the conduct of the younger members of the Classes, and to exert a salutary influence, both by teaching and example. The Ethics of Business is a subject properly considered and enforced.

Parents and Guardians.

The plan of Perpetual Scholarship, adopted by this College affords a rare chance for Parents and Guardians who have charge of the education of children or wards. The purchase of a Scholarship secures to the owner full tuition in all the Departments, with the option of time; so that lads of suitable age can pursue the course in connection with their ordinary school studies, and review at any time.

Ladies.

Excellent facilities are afforded to Ladies desiring to pursue either Penmanship or Book-keeping.

Situations.

The efforts of the Principal and Teachers of this College to obtain situations for graduates have been eminently successful. In this particular they enjoy facilities superior to any class of schools or agencies in the country.



Course of Instruction.

Persons can pursue all the Branches in the Course, or select any one.

Book-keeping,

S applied to all departments of business, with particular forms and illustrations obtained from the first business houses, and sanctioned by the most accomplished accountants. Each Student, during the Course, will open, conduct and close more than *fifty* different sets of books, embracing the largest variety of transactions, and illustrating all the different bases and methods of apportioning gains and losses, whether in temporary or permanent co-partnerships, or in joint-stock companies or in corporations. Among the different classes of business represented are the following:

GENERAL MERCHANDISING,

Including the Departments of Importing, Jobbing and Retailing, and embracing a very large variety of transactions in each, with the different forms and methods of keeping the principal and auxiliary books, as practiced in the first establishments.

COMMISSION,

In all its applications, with some of the best forms in use, prepared expressly for the College by practical accountants.

BANKING.

A most thorough course in this specialty, giving to the Students adequate ideas of the customs pertaining to bank dealings, as well as a knowledge of the routine of banking, even to its minutest details. Every species of bank paper is brought into use, and a most satisfactory analysis of the whole subject presented to the Student's mind.

MANUFACTURING.

Complete sets, illustrative of the different kinds of manufacturing business, have been carefully prepared by accountants thoroughly conversant therewith, affording all the necessary instruction in this Department.

SHIPPING.

This Department is amply illustrated in the use of such forms as are in practice on the best transportation routes. In connection with these, and a large variety of special sets which we have not space to enumerate, the Student is required to write up all the business forms, such as Drafts, Notes, Bills of Exchange, Receipts, Orders, Certificates, Checks, Invoices, Bills, Statements, etc., etc., all of which tend to perfect him in the *practical* duties of Accountantship.

Students received at any time, and carefully looked after.

Arithmetic.

The Arithmetic Course is thorough and practical, introducing the newest and most approved methods of computation. The following general subjects are specially enforced:

I. PERCENTAGE.

Profit and Loss, Commission and Brokerage, Insurance, Taxes, Duties or Customs, Bankruptcy, Storage, General Average, Interest, Discount, Annuities, etc.

II. BANKING.

Currency, Deposits, Discounts, Issues, Exchange, Negotiable Paper, Protest, Days of Grace, Accounts Current, etc.

III. GENERAL ACCOUNTS.

Averaging Accounts, Equation of Payments, Detecting Errors in Trial Balances, Estimating the Values of Stocks, etc., etc.

Pennmanship.

Our facilities for advancing Students in the Art of Writing are unequalled, having in our employ the very best teachers in the country. The Student is not made a mere copyist, and required to *imitate* the example set for him, without any higher purpose. He is taught the true form and characteristics of letters, and the necessary movements to produce the desired result, and is constantly kept to the faithful carrying out of the principles which lie at the foundation of good writing. By this means, as he progresses in ease and correctness of execution, his taste becomes cultivated, his critical sense grows acute, and he finds, in the progress of his improvement, work both for his hands and his head. He ceases to look upon writing as a mere art or gift, and becomes impressed, not only with the certainty of

his own success, but with the fact that to become a good writer it is only necessary to pursue the study properly and faithfully.

Commercial Law.

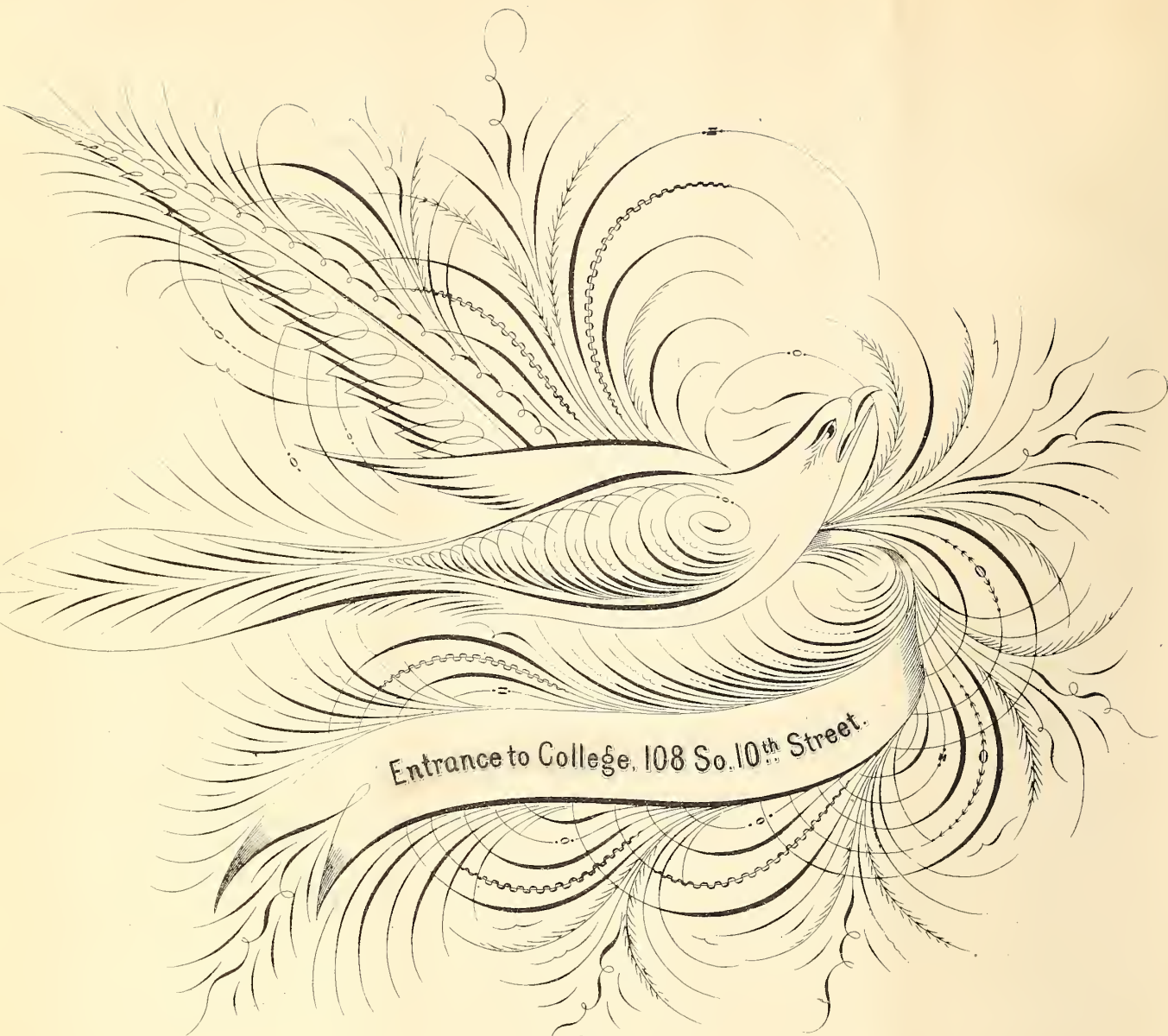
Although not contemplating a professional course of instruction in Law, we have, nevertheless, found it necessary to embrace in our list of requirements a sufficient knowledge of the Law Merchant to render the Student conversant with the general principles which govern business transactions, and which will enable him, as a merchant, to steer clear of the thousand little informalities and indiscretions which so often lead to expensive litigations, perplexities and losses.

Business Correspondence.

There are certain essential points in the matter of letter-writing which may be easily mastered, enabling an otherwise poor correspondent to acquit himself with a good degree of credit. The plan of instruction adopted in this behalf is the only one likely to produce good results. The Student is required to write a great variety of letters on different subjects, both at the suggestion of the Teacher and in the fulfillment of the requirements of the business in which he is for the time engaged. These letters are submitted for examination and criticism, their inaccuracies carefully pointed out, and important suggestions given. Aside from this individual attention, general lectures to the Class on this subject are given from time to time, and the best mode is submitted for their consideration and adoption.

Spelling, Grammar, English Composition, Phonography, and the Art of Detecting Counterfeit Money taught in the most thorough and approved manner.

Open all the year.



Philadelphia, Apr. 4, 1871.

Six months after date pay to W.R. Kimberly or
order Nine Hundred and Seventy one Dollars,
and charge to the account of
J. C. Soule & Co. Duncan, Ray & Co.
Albany, N.Y.

Specimen of Ornamental and Plain Penmanship executed by the Penman of
Kimberly's, Bryant and Stratton Business College:

Assembly Building, S. W. Cor. 10th & Chestnut Sts.

Specimens, showing improvement in Penmanship at
Kimberly's Bryant and Stratton Business College,
 108 So. 10th St. Cor. Chestnut.

No. 1.

\$ 10 100 Cincinnati Oct 3 1868
 Due Miss Emma O. Emmonds on
 demand One Hundred and One Dollars
 value received
 M. A. Cleman

No. 2.

\$101.00 Cincinnati, Oct. 3, 1868.
 Due Miss Emma O. Emmonds, on
 demand, One Hundred and One Dollars
 value received.
 M. A. Cleman.

No. 3.

For Rough Stone work,
 Two parts of Cement to (3) three parts of Clean
 sharp Sand.
 Charles. Bush
 Mixed as directed above

No. 4.

Philadelphia, April. 27. 1871.
 Recd. of J. & C. H. Kennell,
 Nine Hundred
 Dollars in full for Bills to date.
 James Christie.
 pr. C. Bush.

No. 1. { Specimen of Writing on entering this College.

No. 2. { Specimen of Writing taken the 10th lesson.

No. 3. { Specimen of Writing on entering College.

The original specimens can be seen at the

Practice.

 THE Practical Course in this College is, in all respects, efficient and thorough, and is enforced with direct reference to applying, in the most rational and business-like manner, the general principles inculcated.

In order to fully realize this purpose, it has become necessary to establish BUSINESS HOUSES, and to represent in actual practice the precise routine of trade. This feature has become one of the most interesting and important pertaining to the course; affording, as it does, the means of illustrating the MINUTEST DETAILS OF BUSINESS, and an opportunity for drilling in the specialties of trade which would not occur in a mere theoretical course.

While we do not propose to make a hobby of this or any other one idea of the many which enter into the grand impulse of our enterprise, we can assure the public that our appointments for the Practical Department are upon a scale which, for comprehensiveness and fidelity to the best business models, is not equalled in this or any other country.

usiness.

Through the aid of representative merchandise—consisting of printed cards with names, styles, denominations, etc.—actual shipments are made from one Student to another in the same Institution, and also from the Students of one College to those of another. Each College having one

or more banks in constant operation, and each bank holding correspondence with all the others, the entire process of Internal Finance, as conducted between different cities, is clearly exemplified. Collections are made through banks and private agencies, and remittances sent in the usual manner. In conducting business upon this comprehensive plan, there is no form of commercial paper in use that the Student is not made familiar with, nor scarcely a usage of business that does not come before him in some shape.

Through the agency of separate institutions, located in different parts of the United States and Canada, we are enabled not only to illustrate the primal facts of Political Economy, commencing with the *Producer*, and passing through the intermediate agencies of the *Consumer*, but also to give a distinct idea of DOMESTIC AND FOREIGN EXCHANGE, and to apply the lessons with such pertinacity and effect, that the dullest scholar can but read and profit thereby.

The advantages we possess in this regard over single schools, however well conducted in other respects, will be at once apparent. In the mere matter of BUSINESS CORRESPONDENCE, growing out of the inter communication between the Colleges, and which is the more natural and business-like, in that it is the result of business—a feature is presented which must have weight with those who think to any purpose.

Aside from this, and greatly beyond it in effect and importance, are the complicated and inter-

Actual Practice conducted between the Students of the different Colleges.

esting transactions growing out of the SHIPMENT OF MERCHANDISE from one city to another, necessitating all the essential movements and entries connected therewith, and affording invaluable facilities for illustrating and enforcing the details of INLAND COMMERCE in all its bearings. It would astonish one who has not given much thought to the matter, to witness the operation of this extemporized business community, and to see how perfectly the details of an extended trade can be put in practice.

Ornamental Penmanship.

A full Ornamental Course will embrace the first principles of Drawing, every variety of Shading with the pen, Lettering, German Text,

Old English, Card Writing, Stump Writing, Flourishing, Designing, and everything necessary to execute all kinds of pen-work.

Particular attention will be paid to Engrossing, in the highest style, Charters, Petitions, Constitutions, Resolutions, Firemen's Rolls, Diplomas, etc., and to filling Certificates of Membership, Diplomas, Rolls of Companies, etc. Parties living at a distance desiring any Ornamental Penmanship executed can have it promptly attended to.

We heartily extend an invitation to all to visit our rooms, where may be seen the finest collection of pen-work in the city. We have invariably taken the first premium, over all competitors; thus showing the high appreciation in which these works of art are held by competent judges.



Terms.



SCHOLARSHIP for a course of instruction in Book-keeping, Arithmetic, Penmanship, Correspondence, Actual Business Practice, Commercial Law, Lectures, Spelling, Grammar, English Composition, good in this College, . \$50.00
For a three months' course in this College, 40.00
Scholarship good in this and all of the Colleges of the Association, *time unlimited* 75.00

The same after July 1st 1873 \$100.00

TERMS FOR THOSE WHO DO NOT TAKE A FULL COURSE.

Three months' instruction in Book keeping only, \$30.00
Penmanship, one month, 6.00
" three months, 15.00
Phonography, for a complete course, . . 18.00
Commercial Arithmetic, one month, . . 6.00
" " three months, . . 15.00
Ornamental Penmanship as agreed upon.

EVENING SESSIONS—FROM 7 TO 9 P. M.

One month, \$6.00
Two months, 11.00
Three months, 15.00
Six months, 25.00

BLANK BOOKS AND STATIONERY can be procured at the College.

DEDUCTIONS.

When three or four come together, and enter at the same time, a very liberal deduction will be made.

GET UP CLUBS, and your Scholarship will be cheaper.

Board.

Good board can be obtained in private families or boarding houses at prices ranging from \$5.00 to \$6.00 per week. All persons who contemplate entering the College should retain their baggage check, come direct to the College office, No. 108 South Tenth Street, where they will be directed to a good boarding-house.



First Premium taken in Business Penmanship over all competitors.

Testimonials.



WE, the undersigned Citizens of Philadelphia, appreciating the inestimable benefits to be secured to young men from thorough instruction in branches which specially pertain to the Counting room, and which may be said to constitute a business man's education, take pleasure in commending to the favorable consideration of the public, *Kimberly's Bryant & Stratton Business College, S. W. corner of Tenth and Chestnut Streets.* Under its present management, this Institution has exhibited an efficiency in commercial instruction which we believe fully prepares its graduates to meet successfully both the theoretical and practical duties of the Counting-room, and of business generally. We have no hesitation in saying, that any young man who desires to qualify himself for a successful business career, would find the instruction of this Institution a good stepping-stone to success, and of great benefit through life.

HON. ALEXANDER HENRY,
HON. JOHN H. CAMPBELL,
ALEXANDER G. CATTELL,
EDWIN M. LEWIS,
J. W. TORREY,
JAY COOKE & Co.,
DREXEL & Co.,
NICHOLAS H. MAGUIRE,

Principal Central High School.
P. A. CREGAR,
Principal Girls' High and Normal School.

M. McMICHAEL, JR.,
WILLIAM W. HARDING,
GLOSSBRENER & WEISH,
JOHN B. MEYERS,
GEORGE W. CHILDS,
JOSEPH R. BOLTON,
MORRIS L. HALLOWELL,
GILBERT COMBS,

Principal S. Garden Inst. for Young Ladies.
AMOS B. KEITH,
General Agent Equitable Life Assurance Soc.

SAMUEL BOLTON & Co.,
CHARLES VEZIN,
R. K. STEWART,
WEST & FORBES,
BROOKS, BROTHERS & Co.,
MCCALLA & STAVELY.

B. F. SHAW,
Head Book-keeper for J. B. Lippincott & Co.
WILLIAM L. CORSE,
Head Book-keeper for Morris, Tasker & Co.

We, the undersigned Graduates of the PHILADELPHIA BUSINESS COLLEGE, beg leave to return our sincere thanks to Messrs. Kimberly, Bryant & Stratton, for the untiring energy and labor bestowed upon us during our connection with this Institution. We also take pleasure in recommending the College to all who desire to obtain a thorough and practical business education. We know whereof we affirm, and can confidently say that this school is, in every particular, what it is represented to be. It is perfect in its appointments, systematic and thorough in its course of instruction, which is of the most practical character, and cannot fail to be eminently useful and advantageous to its pupils.

We shall ever look back to the time we have so pleasantly and profitably spent in this institution with feelings of gratitude and pleasure; and our best wishes will always remain with Messrs. Kimberly, Bryant & Stratton, for the abundant prosperity of their College, which they so richly deserve.

J. H. HOWARD, Canton, Bradford County, Pa.
JOHN L. LUCKENBACH, 406 South Fifth St., Philad'a, Pa.
WM. H. SMITH, Sudlersville, Queen Ann's Co., Md.
CHAS. C. BURROWS, 48 N. Eleventh St., Philad'a, Pa.
A. B. AGNEW, Trenton, N. J.
EDWARD P. HARRIS, Freight Agt. Pa. R. R., Amboy, N. J.
SAMUEL LAIRD, 1010 Mt. Vernon St., Philadelphia.
FRANK ROGERS, 770 South Sixth St., Philadelphia.
D. P. BROWN, Allowaystown, Salem Co., N. J.
WM. F. COOPER, Kent Co., Del.
S. H. CREGER, 640 North Twelfth St., Phila.
R. R. COLBURN, Ansonia, Connecticut.
W. L. FERGUSON, 614 Spruce St., Phila.
D. W. HALLAM, Philadelphia.
H. H. STEVENS, 1418 South Penn Square, Phila.
WM. T. GALLOWAY, San Francisco, Cal.

P. G. DRAPER, Camden, Kent Co., Del.
WM. H. COOPER, 225 South Ninth St., Phila.
WM. MAIN, JR., 34 South Eighteenth St., Phila.
W. H. LITZENBURG, Darby, Delaware Co., Pa.
JACOB K. ETTER, Shippensburg, Pa.
WM. H. H. REBUCK, Shippensburg, Pa.
HARRY H. WINTERSTEEN, Port Carbon, Schuylkill Co., Pa.
J. B. PARKER, Pottstown, Schuylkill Co., Pa.
E. M. HUGGINS, Nevis, West Indies.
SAMUEL G. ROLPH, Book-keeper, L. Walker & Bros., Phila.
JNO. S. AHL, Newville, Cumberland Co., Pa.
C. H. MENDENHALL, 472 North Third St., Phila.
GEORGE E. DEMUTH, Lancaster, Pa.
GEORGE W. TODD, Wilmington, Del.
LEWIS E. TODD, Wilmington, Del.
CORN EXCHANGE BANK.

NOTICE

TO

FORMER PATRONS AND FRIENDS

OF

THE QUAKER CITY BUSINESS COLLEGE.

HAVING discontinued the Quaker City Business College, I take great pleasure in recommending to my friends and former patrons the well-known and firmly established Institution of KIMBERLY, BRYANT & STRATTON.

Being intimately acquainted with the Principal, MR. KIMBERLY, I can confidently assure all who may patronize him, that they will receive thorough instruction and faithful attention.

Parents may especially rely on watchful care over the progress and attendance of their sons, if placed in his charge.

I unhesitatingly recommend this Institution to the public, as, in my opinion, the best Business or Commercial College in operation in this city.

L. FAIRBANKS, A. M.,
Late President Quaker City College.

PHILADELPHIA, *April 1st, 1869.*

WHAT TEACHERS SAY OF US!

WE, the undersigned, Principals and Teachers of the Philadelphia Grammar Schools, having attended Kimberly's Bryant & Stratton Business College, beg leave to express our gratitude to Mr. Kimberly and Teachers for their faithful and thorough instruction.

We also most cordially endorse their method of teaching, and take great pleasure in recommending the College to the favor and consideration of the public.

E. H. BOND,
C. H. PASCOE,
S. H. HARNED,
H. D. ATWOOD,
L. E. MASSEY,
S. C. MORRISON,
K. MORRIS,
M. M. CONWAY,
M. J. HAGGENBOTTOM,
H. L. BILES,
MARY KEREVEN,

HELEN W. WYNKOOP,
HELEN G. BLAIR,
LIZZIE A. CRANE,
MINNIE T. SULLIVAN,
EMILY S. BAGIOT,
LIZZIE S. WHITE,
FANNIE BOYD,
FLORIDA M. HARRIS,
LILLIE A. KIRBY,
BELL J. DUNN,
TAMZIN C. SMITH,

MARY A. DUNN,
ELLIE HOOPER,
GEORGE STUART,
VIOLA STUART,
S. LAVINIA LODOR,
AGNES W. McRAITH,
SALLIE F. BILES,
MARY S. BRIGGS,
KATE C. NEAL,
CLARA V. STOKES,
ANNIE J. SAGEE, and others.



THE FIFTH EDITION

OF THE

“Canadian Accountant”

BY S. G. BEATTY AND J. W. JOHNSON,

The former Founder, and the latter one of the Principals of ONTARIO BUSINESS COLLEGE,
BELLEVILLE, ONTARIO, Fellow of the Institute of Accountants of Ontario, and Author of
“JOHNSON’S JOINT STOCK COMPANY BOOK-KEEPING,”

CONTAINING 308 OCTAVO PAGES,

(REVISED AND AGAIN ENLARGED,)

IS JUST PUBLISHED, PRICE \$2.00, (POST PAID.)

This is the **Fifth Counting House Edition** of the most comprehensive and practical, and most easily understood of all the advanced works on Book-Keeping and accounts published.

It covers the ground of Book-Keeping by Double and Single Entry, (see next page) Business Papers, Banking, Business Correspondence, Practical Computations, &c., &c., and illustrates and explains Counting House work, and innumerable Business Transactions, not dealt with in any similar book

It is the best text book for the Teacher and Student of Accounts.

It is the best book of reference for the Practical Accountant and Business Man.

It is a mine of business knowledge for the Country Merchant.

Many valuable additions have been made, among which are :—

Warehousing—Illustrating the Double Entry method of keeping a Warehouse Ledger, &c.. for quantities of Grain and Goods Stored.

Opening Ledgers.—A chapter dealing with a great variety of circumstances under which one might be called on to open a Set of Books.

Distribution of Gains and Losses in Partnership.—Treating of the best method of adjusting these where there is unequal capital.

Manner of Putting Cheques through the Cash Book.

Manner of Keeping the Bank Account solely in the Cash Book.

Explanation of “Working Accounts.”

How to adjust the “Plant Account.”

Transferring Accounts from an old Ledger to a new one.

How to treat Partner’s Capital and Partner’s Current Accounts.

How to Mark the Cost Price and Retail Price on Goods fully illustrated and explained, the following characters being used as the Cost Mark :

1 2 3 4 5 6 7 8 9 10 11 12 Cipher Repeater. Adds ten.

U O \ U O V U I O T N L U O X O —

CHURCH ACCOUNTS.—A set illustrating a simple and easily understood double entry method of keeping accounts for Churches or other public institutions.

FARM ACCOUNTS.—A set originally prepared by J. W. Johnson, for the Ontario Agricultural Commission, 1880, and which is recommended by the Commissioners and printed by them along with the author's evidence in their report.

TO TEACHERS.

The Keeping of Accounts by Farmers is strongly recommended, and in this connection we would say to Teachers in rural sections, desiring to add something of practical value to their curriculum, that they can teach any boy of ordinary ability to keep books on the farm after this method. Full instructions for working the set are given.

THE WORK IS DIVIDED INTO THREE PARTS.

PART I.

Contains a complete and comprehensive course of Book Keeping, illustrated by means of examples of sufficient variety to make it easy of comprehension. The Principles of Double Entry ; the methods of Opening and Closing Books ; taking Trial Balances ; making Loss and Gain, and Resources and Liabilities Statements are here fully explained and illustrated.

PART II.

Is intended as a business course for advanced pupils, and (in connection with the other parts) for reference by Accountants and all classes of business men. It comprehends the most practical forms of keeping accounts according to the methods adopted by the best business houses. It includes CHANGING BOOKS FROM SINGLE TO DOUBLE ENTRY, and *vice versa*, WHOLESALE AND RETAIL MERCHANTISING IN MANY DIFFERENT LINES OF BUSINESS, MANUFACTURING, SHIPMENTS AND CONSIGNMENTS, SETTLEMENT OF ESTATES, STEAMBOATING, MUNICIPAL BOOK-KEEPING, DEALINGS WITH BANKS, WAREHOUSING, FARM ACCOUNTS, ACCOUNTS FOR CHURCHES, AND PUBLIC INSTITUTIONS, METHOD OF WRITING OFF BAD DEBTS, ENTRIES FOR RENEWALS OF NOTES AND DISCOUNTING NOTES, CONDENSED SYSTEM FOR RETAILERS, CROSS ENTRIES, &c., &c.

PART III.

Contains the forms of BUSINESS PAPERS in general use, including Notes, Drafts, Bills of Exchange, Cheques, Bills of Lading, Receipts, Orders, Invoices, Mortgages, Deeds, Wills, Articles of Co Partnership, Power of Attorney, etc., etc., (see index herewith) and the principal laws that govern them.

This part also contains full instructions on Commercial Correspondence, with a great variety of Model Business Letters, short practical methods of Computing Interest, Percentage, Partial Payments, Equation of Accounts, Partnership Settlements, etc., etc., besides valuable examples worked in the various kinds of measurement, required to be made by Lumbermen, Mechanics and Farmers.

The following rules not found in our School Arithmetics, but obtained from Civil Engineers and Practical Mechanics, are fully treated, viz :

Measurement of Lumber, Logs reduced to Board Measure, Finding the Cubical Contents of Square Timber, Round Timber, Estimating Carpenter's Work, Tiling or Slating, Plasterer's Work, Painter's Work, Stone Mason's Work, Bricklayer's Work, estimating Hay by the Load, Gauging, Measuring Wood, Land, etc

The following are Extracts from the opinions of Practical Accountants, and leading Commercial Journals regarding the work :

FROM WM. ANDERSON, Esq., Toronto, President of the Institute of Accountants of Ontario :—I have examined the "Canadian Accountant" and have pleasure in testifying to its correctness, comprehensiveness and value to all interested in acquiring a correct and methodical knowledge of Book-keeping. It embraces nearly every possible condition that may be required in ordinary business transactions. *Should the Institute of Accountants require a Text Book for Examinations of applicants, I know of no work so well adapted for the purpose.*

FROM JOHN L. KERR, Esq., Office Manager Confederation Life Association, Toronto :—"The Canadian Accountant" is the best work on Book-Keeping and Accounts I have ever seen.

FROM P. S. ROSS, Esq., Chartered Accountant, Montreal :—"The Canadian Accountant" and "Johnson's Joint Stock Co. Book-Keeping" are first-class works, and ought to take their place as standards in our schools. I shall recommend the books to all desirous of learning the true science of this branch of education.

FROM R. THOMSON, Esq., Manager Bank of Commerce, Belleville :—I am astonished at the vast amount of practical information the work contains. The Chapter on "Dealings with Banks" is admirably in harmony with the practical character of the work.

FROM the late WM. R. ORR, Esq., City Auditor, Toronto :—Students who master its contents cannot fail to become expert Book-Keepers. The "Municipal Set" is acceptable and instructive in a high degree to those engaged in the conduct of Municipal affairs.

FROM L. W. YEOMANS, Esq., Sec. Board of Trustees, Bridge St. Methodist Church, Belleville :—Gentlemen,—After having carefully examined your system of book-keeping, as adapted to Church accounts, I can say it is admirable. Upon your suggestion I have kept the books for Bridge Street Methodist Church after a similar plan, although the system you have now worked out is in several respects an improvement. By it the auditors are able in an evening to go over a year's work and check each entry, tracing the transactions with accuracy and satisfaction.

(New York "Book-Keeper.")

"We have given the work a careful examination, and can endorse it as an admirable Text Book. The authors are well qualified and competent to treat logically and thoroughly upon the subject."

(Montreal Journal of Commerce.)

"There is scarcely anything in the business world that this volume does not fully explain. It should be adopted as a Text Book in every school, and be among every collection of books, however limited."

(Toronto Monetary Times.)

"We have perused with interest a new edition of "The Canadian Accountant" and observe that new and interesting features have been added to a work which we have already commended to the business student or business man."

(Ottawa Citizen.)

"No work on Accounts and Book-Keeping that we have ever seen is so thorough and comprehensive, and, at the same time, so easily understood as this."

(Boston Journal of Commerce.)

"We have rarely met with better material for the student of accounts than this work furnishes. Its use among accountants and business men as a reference hook cannot fail to be highly satisfactory."

(Toronto Globe.)

"This elaborate treatise on the conduct of business is both well arranged and exhaustive."

(Toronto Mail.)

"This valuable work has reached its fifth edition. It contains a complete elucidation of the science of accounts by the best methods."

(Montreal Witness.)

"This work seems to contain in an available shape everything that a practical Book-Keeper can learn from a text book."

(Canada School Journal.)

"We heartily recommend the work to teachers as one of the most practical and comprehensive works on the subject of accounts published on the continent."

The practical and comprehensive nature of the Work is indicated in the following

INDEX TO SUBJECTS :

	PAGE.		PAGE.		PAGE.
Abbreviations used in the Work.....	9	Condensed System of Book-keeping for		How to put Cheques through the Cash	
Account Sales.....	60	Retail Business.....	122	Book.....	88
Accommodation Note.....	66, 176	Consignments Explained.....	67	How to mark Cost and Retail Price	
Acceptance of a Draft.....	62, 213	Cost Mark, Set of Characters for.....	196	on Goods.....	196
Addition.....	254	Coupons.....	216, 232	Insurance Account.....	21
Administrators' Form.....	120	Correspondence.....	235	Interest and Discount Account.....	21
Advice of Shipment.....	249	Correction of Errors.....	48, 136	Index to the Ledger.....	32
Agreement for Building a House.....	228	Credit Note.....	59	Invoices.....	58
Alteration of Notes.....	210	Cross Entries.....	136	Invoice Book.....	107, 108
Application for a Situation.....	251	Day Book.....	16, 28	Indorsements.....	211
Arithmetical Signs.....	10	Day Book Index.....	123	Interest by Cancellation.....	259
Articles of Co-Partnership.....	226	Dealings with Banks.....	137	Interest (various methods).....	259
Assets and Liabilities Statement.....	171	Detection of Errors.....	47, 136	Interest on Notes.....	215
Assessment.....	152	Deposit Slip.....	140	Inventory of Stock.....	29
Assignment of Lease.....	218	Debentures.....	154, 232	Journal.....	17, 30
Assignment of Mortgage.....	220	Debenture Register.....	154	Journalizing.....	24
Average of Accounts.....	265	Debtor and Creditor.....	16	Journal Day Book.....	85, 105, 130
Average of Account Sales.....	270	Deeds.....	225	Journalizing Shipment Co.'s and Mer-	
Balancing Accounts.....	42	Delivery Order.....	179	chandise Co.'s.....	94
Balance Sheet.....	91	Dividend on Shares.....	72	Joint Notes.....	210
Bank Pass Book.....	137	Distribution of Gains and Losses in		Ledger.....	17, 32, 45
Bank Check Book.....	137, 141	Partnership.....	80	Leases.....	217, 218
Bank Draft.....	140	Distinction between Single and Double		Letter inclosing Account Sales.....	250
Bill Book.....	54, 55	Entry.....	15, 81	Letter of Recommendation.....	250
Bills and Invoices.....	56	Discharge of Mortgage.....	221	Letter answering an Advertisement.....	250
Bill for Services.....	59	Discounting Bills and Invoices.....	287	Letter of Authority to Sign Business	
Bills of Exchange.....	207	Discounting Notes and Entries.....	176	Papers.....	253
Bills of Lading.....	216, 225	Divisors for Circular Figures.....	284	Letter Acknowledging Receipt of Ship-	
Bills Payable.....	20	Double Entry.....	15, 23	ment.....	253
Bills Receivable.....	20	Double Equation of Accounts.....	267	Letters of Introduction.....	243
Board Measure.....	276	Drafts.....	62, 67	Logs Reduced to Board Measure.....	276
Bonds and Mortgages Payable.....	21	Duc Bills.....	64	Lost Bill or Note.....	215
Bonds and Mortgages Receivable.....	21	Dunning Letters.....	245	Manufacturing Business.....	125
Bond.....	218	Easy Method of Addition.....	255	Manifest.....	224
Bricklayers' Work.....	281	Entries for Renewals of Notes.....	174	Masons' Work.....	280
Books as Evidence in Court.....	174	Equation of Accounts.....	265	Mercantile Terms.....	10
Books used in Double Entry.....	16	Estimates Municipal Book-keeping.....	152	Merchandise Account.....	19
Book-Keeping for Churches.....	197	Etiquette of Letter Writing.....	241	Merchandise Companies.....	92
Business Forms.....	56	Exercises in Ledger Accounts.....	18	Measurement of Lumber.....	275
Business Letters.....	243	Exercises Journalizing Shipments and		Measurement of Corn in Crib.....	285
Business Series.....	49	Consignments.....	68	Measurement of Grain.....	286
Business Statements.....	90	Expense Account.....	21	Measurement of Wood.....	273
Cash Account.....	19	Example of Single Entry.....	81	Measuring Land.....	286
Cash Book.....	71, 86, 109	Explanations and Forms of Business		Mechanic's Work.....	278
Cancellation.....	258	Paper.....	207	Method of Writing off Bad Debts.....	177
Carpenters' Work.....	278	Examples of Punctuation.....	238	Method of keeping Bank Acct. in Cash	
Cattle Weight by Measurement.....	286	Filing Business Papers.....	73	Book.....	109
Charges Account.....	21	Farm Accounts.....	184	Miller's Rule for Weighing Wheat.....	274
Changing Single to Double Entry.....	82	Form of a Bond.....	218	Monthly Trial Balance.....	116
Changing Double to Single Entry.....	84	Form of a Letter.....	237	Monthly Journal.....	124
Chattel Notes.....	216	Forms of Endorsements.....	212	Mortgage.....	219
Cheese Factory Milk Book.....	134	Freight Book.....	142, 146	Monthly Statement.....	57
Circular Letter.....	252	Fuel Book.....	142	Municipal Accounts.....	152
Classified Statements.....	37	Glazier's Work.....	283	Multiplication.....	256
Classification of Accounts.....	39	Gauging Casks.....	285	Non-Resident Tax Book.....	154
Closing the Ledger.....	43	Good Will.....	77	Notes and Bills.....	51, 65, 208
Combined Statement.....	76	Hands' Register.....	142, 144	Notice of Protest.....	224
Commercial Papers.....	215	Hay, Figuring Cost of.....	273	Obligations of Parties.....	211
Compound Partnership.....	291				

PAGE.	PAGE.	PAGE.
Observation on Books..... 145	Remarks on Notes and Bills 51	Simple Partnership..... 290
Opening Ledgers under various circumstances..... 181	Renewals of Notes..... 54, 70	Sinking Fund, How to Levy..... 154
Order of Closing Accounts..... 42	Receipts..... 61, 217	Slating Measurement..... 279
Orders..... 64	Recommendations in favor party seeking a situation..... 251	Specimen Ledger Closed..... 45
Order for Goods..... 247	Reduction of Dollars and Cents to Sterling Money..... 306	Statement of Losses and Gains..... 37
Partial Payments..... 264	Reduction of Sterling Money to Pounds and Cents..... 306	Statement of Resources and Liabilities..... 38
Painters' Work..... 280	Requisites of a Bill or Note..... 209	Steamboating Set..... 142
Partnership..... 290	Retail Mark, Set of Letters for..... 196	Stock Exchange..... 206
Partners' Capital and Partners' Current Account..... 183	Rule for Journalizing..... 25	Storage..... 272
Partnership Settlements..... 292	Rules for Journalizing Drafts..... 67	Suggestions to Depositors in Banks..... 137
Passage Book..... 142, 144	Rules for detecting errors in Trial Balances..... 135	Suggestions for Drawing Checks..... 138
Parties to a Bill or Note..... 209	Rules for Cancellation..... 258	Sundry Debtors Account..... 99
Pay Roll..... 133	Sales Book..... 117	Superscription, Form of..... 242
Paying a Note before Maturity..... 177	Set I..... 27	Table for marking articles bought by the dozen..... 258
Payment of Notes..... 214	Set II..... 49	Time and Wages Register..... 131
Personal Accounts..... 21	Set III..... 50	Titles of Respect in Correspondence..... 239
Plasterers' Work..... 280	Set IV..... 53	Tiling Measurement..... 279
Plant Account..... 129	Set V..... 69	To Show Settlements in Ledger Accts. without ruling..... 178
Power of Attorney..... 230	Set VI..... 74	To find the Cubical Contents of Round Timber..... 278
Promissory Notes..... 65, 208	Set VII..... 76	To find the Cubical Contents of Square Timber..... 277
Private Ledger..... 173	Set VIII..... 79	Trial Balance..... 36, 170
Protests..... 221	Set IX..... 82	Trade and Cash Discounts..... 196
Practical Computations..... 254	Set X..... 96	Transfer of Notes and Bills..... 213
Profit and Loss..... 263	Set XI..... 103	Transferring Accts. from an old Ledger to a new one..... 184
Problems in Partnership Settlements..... 294	Set XII..... 120	Useful Contractions..... 256
Punctuation..... 237	Set XIII..... 125	Warehousing Set of Books..... 179
Questions for Review, Chap. I..... 23	Shares Bought..... 69	Warehouse Receipt..... 179
Questions for Review, Chap. II..... 38	Shipments Explained..... 67	Warrant Book..... 154
Questions for Review, Chap. III..... 48	Shipment Companies..... 92	Weekly Time and Wages Register..... 132
Questions for Review, Chap. IV..... 66	Simple Deed..... 225	Will..... 228
Questions for Review, Chap. V..... 88	Single Entry..... 78	Working Account..... 178
Questions for Review Business Papers..... 234	Six Column Journal..... 96, 100	
Quit Claim Deed..... 226		
Rapid Process of Marking Goods..... 257		
Results of Exercises in Ledger Accts..... 22		

The Work is printed and bound in the most superior manner, by one of the best Book Printing and Binding Establishments in the Dominion.

This is the only exhaustive treatise on Book-Keeping and its collateral branches published in Canada, and its reception among all classes of Business men is very gratifying to the authors. The IVth edition was published in 1881, and in 1882 another was called for.

Sent to any address, post paid, on receipt of \$2.00.

ADDRESS

ROBINSON & JOHNSON,

Ontario Business College Belleville, Ontario.

Ontario Business College,

BELLEVILLE, - - - ONTARIO,

ESTABLISHED BY S. G. BEATTY IN 1868.

Is an Institution for the Training of Accountants, and for imparting a Thorough Commercial Education to all classes.

Its Principals have had long experience in some of the largest Importing, Manufacturing, and Joint Stock concerns in Canada as accountants and financial managers, and are the authors of the two standard Canadian Works on Book-Keeping, "The Canadian Accountant" and "Johnson's Joint Stock Company Book-Keeping," and one of them is a Fellow of the Institute of Accountants of Ontario.

Its course of training, and the practical results of its teaching, have gained it the front rank among the Commercial Colleges, not only of Canada, but America.

Send for College Circular.

ADDRESS

ROBINSON & JOHNSON,

Ontario Business College,

BELLEVILLE, ONT.

 Students may enter at any time.

1883-4.

Ontario Commercial College,

BELLEVILLE, ONTARIO.

SPECIAL INFORMATION.

To help those who have applied for information regarding Ontario Commercial College, or those who would be benefitted by a practical Commercial Education, to a decision as to whether they shall attend a Commercial College at all, and which they shall attend, we desire to bring the facts mentioned below to their knowledge, and respectfully ask for them due consideration.

Education of any kind is desirable, but the education that can be most readily used, that can be turned most quickly to account, that is everywhere and always in demand, that will afford to its possessor not only the means of making a comfortable living, but opens to him the field of commerce, in which competence and wealth are oftenest obtained, that enables a farmer, mechanic, and professional man to transact business intelligently and with confidence, is, in such a country as ours, most desirable.

It is such an education that Ontario Commercial College has been imparting for the past 14 years, and will continue to impart in the future.

This institution is not the mere "Commercial Department" of a College or Academy, in which School Room Book-Keeping, (which for practical purposes is of little value) is taught by masters who know nothing of its practical application, nor of the kindred subjects of Banking and Business Papers; it is a purely Commercial Institution, conducted by Practical Accountants, whose qualifications for their work consist of a sound English and Mathematical education and a business training in the counting houses of some of the most extensive business concerns in Canada, and years of experience as Accountants and Auditors for some of the largest Joint Stock Companies in the Dominion, and who are authors of the Standard Canadian Works on Book-Keeping ("The Canadian Accountant," and Johnson's "Joint Stock Co. Book-Keeping,") and Penmanship.

The success of its Graduates is the best test, indeed the only one, by which to estimate the value of such an Institution. By this test we desire young men and parents to form their opinion of Ontario Commercial College.

This Institution qualifies young men, or those more advanced in years, desiring to enter Commercial life to fill immediately after leaving the College responsible positions in Business Houses, as Book-Keepers and Financial Managers; it qualifies merchants and manufacturers to keep their own books, and manage their own banking and financial affairs, and gives farmers' sons such a business training as they can nowhere else receive, and which will prove invaluable to them in their calling.

In producing here the proof of the success of the Graduates of Ontario Commercial College, we are embarrassed with the multiplicity of evidence. It can be drawn from every Province in the Dominion and many of the States of the Union. It will be best shown, however, by mentioning a limited number of the names and positions occupied to-day by graduates of recent date, who stepped into positions immediately after leaving the College, and as the result of our training.

IN THE BANKS.

- MR. F. J. PETERSON.—in the Imperial Bank, Brandon, Manitoba.
- " J. C. A. HERIOT.—in the Merchants Bank, Montreal.
- " F. G. HERIOT.—in the Bank of Montreal, Montreal.
- " C. W. HAGERMAN.—First position after leaving College, Book-Keeper for Jas. Glass & Co., Belleville and the Belleville Gas Co., subsequently entered Belleville Branch Merchants Bank and is now holding the high position of assistant accountant in the Head Office at Montreal.
- " R. TANNAHILL.—Entered the Belleville Branch, Bank of Montreal, now promoted, and at present in the Montreal Branch.
- " JOHN MACOUN.—Entered the Belleville Branch of Bank of Commerce, now Teller in Woodstock Branch.
- " FRED. MACOUN.—Bank of Commerce, Belleville.
- " H. WILLS.—Entered the Belleville Branch Merchants Bank, now Teller in the London Branch of the Bank of Commerce.
- " W. PALMER.—Entered the Belleville Branch Bank of Commerce, now promoted, and in Peterboro Branch.
- " ALEXANDER CAMPBELL.—Entered Belleville Branch Merchants' Bank, now holding a high position in the Gananoque Branch.

IN GOVERNMENT POSITIONS.

Positions in the Civil Service are now obtained independent of political influence by passing examinations. The best preparation is a course at Ontario Business College.

Our text book, the "Canadian Accountant," is the one recommended by the Civil Service Commissioners for those coming up for examination in the subject of Book-Keeping.

- MR. ROBERT CREIGHTON.—Private Secretary to the Warden of Kingston Penitentiary.
- " ANGUS S. McDONELL.—Post Office, Cornwall, Ont.
- " R. D. ANGLIN.—Custom House, Kingston, Ont.
- " C. A. B. SHERWOOD.—Receiver General's Office, Toronto.
- " JOHN M. BOWELL.—Customs House, Winnipeg, Manitoba.
- " S. CANNIFF.—Book-Keeper, for Institution for the Deaf and Dumb, Belleville.
- " GEO. ROBERTSON.—Customs Department, Ottawa.
- " D. WALSH.—Passed the Civil Service Examination immediately after leaving the College, and was given employment in Ottawa, at once.

BOOK-KEEPERS AND FINANCIAL MANAGERS, &C.

- MR. D. A. BRUCE.—Corresponding Clerk with Benj. Allen & Co, 137 State St., Chicago.
- " G. I. GODDARD.—Book-Keeper with Eldredge and Phelps, Eastman, Quebec.
- " R. B. BEATTY.—Accountant for Hudson Bay Co., Norway House, N. W. T.
- " JAMES HAMBLT.—Accountant for Ashdown and Co., Hardware Merchants, Winnipeg, Manitoba.
- " J. H. WATLINGTON.—from Bermuda.—Accountant for Carrier and Marshall, Wholesale Jewelers, Toronto.
- " F. CAMPBELL.—Accountant for Pitceathly and Kelso, Wholesale Grocers, Belleville.
- " J. L. KERR.—Accountant and Shorthand Correspondent for the Confederation Life Association, Toronto.
- " F. J. DAVY.—Accountant for Prescott, Ont., Brewing and Malting Company.
- " ANSON McKIM.—First position, Book-Keeper in the *Daily Ontario* Office, Belleville, now Manager for the *Toronto Mail*, at Montreal.
- " ROBERT MULHOLLAND.—Accountant for R. Mulholland, Hardware Merchant, Cobourg, Ont.
- " W. F. HATCH.—Accountant for Samuel Hatch, Hardware Merchant, Whitby, Ont.
- " W. H. GORDON.—First position, assistant Book-Keeper for Jas. Glass & Co., Belleville, now Accountant for Geo. Ritchie & Co., Dry Goods, Belleville.
- " J. E. BAKER.—Book-Keeper for S. S. Young, Wholesale Grocer, Trenton, Ont.
- " J. M. CHISLETT.—Book-Keeper for J. W. Walker, Hardware Merchant, Belleville, Ont.
- " A. E. YUILL.—Book-Keeper for his father, Truro, Nova Scotia.
- " CHARLES McMULLEN.—Book-Keeper for Downey & Preston, Grain Merchants, Belleville.
- " ALBERT CRANE.—Chief Clerk and Travelling Auditor, Wells, Fargo & Co.'s Express, Crane's Station, New Mexico.
- " A. D. TAYLOR.—Purser Steamer *Norseman* Lake Ontario, between Port Hope, Ont., and Charlotte, N.Y.
- " A. E. WILCOX.—Book-Keeper, Geo. A. Masson, Oshawa, Ont.
- " JAS. W. BROWN.—Book-Keeper and Telegraph Operator, Hamilton Powder Co., Belœil, Que.
- " J. W. TAYLOR.—Audit Office, Chicago, St. Paul Minneapolis and Omaha R'y.
- " C. W. SCOTT.—Accountant The Masson Manufacturing Co., Oshawa, Ont.
- " ALFRED RUSSELL.—Station Master N. P. R. R., Castleton, Cass Co., Dakota.
- " W. J. McMURRAY.—Book-Keeper for R. F. Carter & Co., Niagara Falls, Ont.
- " S. H. YOUNG.—Public Accountant, Ingersoll, Ont.
- " W. H. FLIGG.—Book-Keeper and Salesman with Field & Bro., Cobourg, Ont.
- " F. BURKHOLDER.—Merchant, Orangeville, Ont.
- " JOHN McNAUGHTON.—Book-Keeper for James Stuart, North Lancaster, Ont.
- MISS BELAIR.—Cashier for A. N. Reid & Co., Belleville.

- MR. CHAS. STINSON.—Assistant Book-Keeper, St. Paul Foundry and Manufacturing Co., St. Paul, Minn.
- " D. A. McDONALD.—Assistant Book-Keeper for J. M. McLaurin & Co., East Templeton, Que.
- " C. W. McCORMICK.—Book-Keeper for L. H. Stanton & Co., Bay City, Michigan.
- " J. H. JOHNSON.—Book-Keeper and Salesman for Chas. Miller & Son, Utica, N. Y.
- " R. F. FENWICK.—Book-Keeper, E. H. Laroche, Belleville.
- " H. C. LEITH.—Book-Keeper for Morrison Bros., Iron Manufacturers, Toronto.
- " THOS. ANDERSON.—Book-Keeper, Hobbs, Osborne & Hobbs, Wholesale Hardware, London, Ont.
- " WILLIAM KENNEDY.—Clerk for Hobbs, Osborne & Hobbs, Wholesale Hardware, London, Ont.
- " H. J. HUNT.—Merchant, Marathon, Ont.
- " W. G. BROWN, B. A.—Commercial Master, Galt Collegiate Institute.
- " W. H. ELVINS.—Provision Merchant, Toronto.
- " J. B. O'DONNELL, (from Newfoundland) Book-Keeper for B. D. Steacy, Brockville.
- " W. B. CAMERON.—Book-Keeper for E. O. Amey & Co., Lumber Camps, Montmorency, Michigan.
- " A. R. PHILLIPS.—Book-Keeper and Manager for S. R. Dales, Merchant, Drayton, Ont.
- " S. R. EARLE.—Accountant and Secretary for the Belleville Gas Co., (this is the third of our students who has filled this position.)
- " REUBEN SILLS.—Assistant Book-Keeper, Belleville Gas Co.
- " J. F. LILLICRAP.—Master and Purser pleasure steamer, Lakefield, Ont.
- " E. TICKELL.—Book-Keeper for Flint & Holton, Lumber, Belleville,
- " WESLEY McLEOD.—Book-Keeper for D. M. McPherson, Canadian "Cheese King," Lancaster, Ont.
- " THOS. BAYEUR.—Merchant, Belleville.
- " R. BOGLE.—Accountant for Blair & Shanks, Belleville.
- " GEORGE REID.—Accountant for the *Intelligencer* Publishing Co., (Limited,) Belleville.
- " W. WAY.—Station Agent at Hastings, Ont., on the Grand Junction Railway.
- " A. WAY.—Accountant and Cashier for Chisholm Bros., 64 S. Clinton St., Chicago.
- " J. H. PRICE.—First position Accountant for John Price, Port Stanley, Ont., now Book-Keeper with E. M. McGillen & Co., Cleveland, Ohio.
- " J. A. COUCH.—New York City Business College.
- " A. H. STEPHENSON.—Buffalo, N. Y., Business College.
- " JOHN HINCH.—Merchant, keeps his own books, Centerville, Ont.
- " A. M. PARROTT.—Book-Keeper for his father, the Treasurer of the County of Lennox and Addington.
- " L. C. LAISHLEY.—With Kyle & Barr, Brockville, Ont.
- " JAS. COULSON.—Accountant for Foster & Reid, Dry Goods, Belleville.
- " E. A. BENJAMIN.—Office of the Superintendent of the Chicago and G. T. R., Port Huron, Mich.
- " JAMES FERGUSON.—Shipping Clerk, Rathbun & Son, Lumber Merchants, Deseronto, Ont.
- " L. C. MCKINNON.—Coon's Iron Company, Girard, near Columbus, Ohio.
- " H. WAHL.—Book-Keeper for Agricultural Works, Millbank, Ont.
- " AMOS BAKER.—Purser, Steamer "Deseronto," Bay of Quinte.
- " J. H. McNISH.—Book-Keeper and Clerk with John Price, Port Stanley, Ont.

A few of those mentioned above had been clerks, or in business for themselves, previous to coming to the College, but the great majority were without any knowledge of business; some were boys from the Common or Grammar Schools, others were farmer's sons, others mechanics, others teachers, some had received High School and University training, others had received but little education.

Many of the positions were obtained for them directly through us, or by reason of our recommendation.

The reputation of the College creates a demand for its graduates, and we take pleasure in assisting those who merit our confidence to obtain situations.

The demand for competent young men in business houses throughout Canada and the United States is now larger than we have ever known it.

The average time for completing the course, by those possessed of ordinary Common School education, is four Months.

The attendance this year is the largest the College ever had; students being here from Bermuda, West Indies, New York State, Michigan, Pennsylvania, Quebec, Newfoundland, New Brunswick, Manitoba, and all parts of Ontario.

The cost of the entire course is, Life Scholarship,	\$40 00
Board in private families for 16 weeks at 2.50	40 00 or 2.75 44.00
Text Books, Blank Books, Stationery, etc.	10 to 12 00
	\$92 00 or \$96 00

We Invite Correspondence.

ROBINSON & JOHNSON,
PRINCIPALS.

The College Journal, containing full information, sent free on application.

 Copies of the
Latest Applications
to us for Book-Keepers
and Clerks

From Carrier & Marshall, Wholesale Jewellers,
Toronto:
Mr. Manhard, our Book-Keeper, and one of your graduates, is
leaving to go into business with his father. Another of your gradu-
ates, Mr. J. H. Watlington, has made application, will you recommend him?

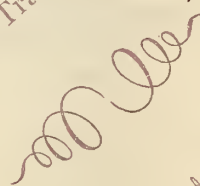
We answered yes, confidently, and received a short time afterwards from Mr. Beatty,
now residing in Toronto, the following:—"Carrier & Marshall have engaged a second
graduate of yours, Mr. Watlington, of Bermuda. Mr. Carrier informs me he is a good man.
Graduation from Ontario Business College is all they require of a book-keeper.
From B. D. Stency, Hardware Merchant, Brockville:
From Belleville Gas Company:
From D. G. McBean, Lancaster, Ont:
From Haines & Locket, Belleville:
From Brignall & Thompson, Belleville:
From John Price, Port Stanley, Ont.:
From A. Hewson & Sons, Cobourg, Ont.:
From Mr. Nash, whom you sent me two years ago, is leaving for the States and I want you to send me up a man who will suit me as well as he did.

We want you to recommend us an Assistant Book-Keeper, your recommendation is enough. Ever since
starting business I have had one of your graduates, who is one of your graduates.
We want a young man for Clerk. Can you recommend, honest, quick at figures and willing to be generally useful?
Have you any thoroughly competent Book-Keepers that you can recommend, honest, quick at figures and willing to be generally useful?
We understand you have a young man named Rowe seeking a situation. Please send him in to see us.
We received an application from L. L. Weber for situation as assistant Book-Keeper, and he referred us to you for character.

 From week to week young men leaving the College are stepping into such positions as the above, or we are hearing from them that
they have obtained good situations through their own seeking.

IT IS IN THE BUSINESS COLLEGE CONDUCTED BY
PRACTICAL MEN, OF ACTUAL COUNTING HOUSE EXPERIENCE,
—WHERE YOUNG MEN WILL BE MOST BENEFITTED.—

The experience of the Principals of this Institution was
gained in the Great Commercial Centres, Montreal,
Chicago, Milwaukee, and with one of the largest
Joint Stock Companies in the Canadian
Oil Trade.





FINE PENMANSHIP

Do you admire elegant card writing?

Do you wish to become a graceful flourisher?

Do you like to receive beautiful letters?

Do you really wish to learn to write an elegant hand?

If so, your attention is respectfully invited to the following: I am now sending out those beautiful

WRITTEN CARDS

So popular in high society. Every card is written in my best style and will compare favorably with the work of the best penmen in the country. The following prices are as low as can be given by any first class penman:

	PER DOZEN.	PER 25.
Style A, Plain White.....	\$.20	\$.35.
Style B, Wedding Bristol.....	.25	.40.
Style C, Bevel Gold Edge.....	.30	.50.
Style D, Pen Flourished.....	.75	1.25.

Or if you don't wish any cards I can send you some of those beautiful

CAPITALS

At the following prices: One set, 25 cents; 3 sets, different styles, 50 cts.

FLOURISHING.

Send me 25 cents and receive a beautiful flourished bird, fresh from the pen; four assorted designs, 75 cents. Or send me 50 cents and receive a beautifully WRITTEN LETTER, pointing out your faults and telling you how to avoid them.

LESSONS BY MAIL.

In response to requests from all over the country, I quote the following as my prices for lessons by mail. Each lesson is complete in itself, but I believe that the best results can be secured by taking a course of 12 to 24 lessons.

Twelve lessons.....	\$5 00
Twenty-four lessons.....	9 00
A single trial lesson.....	50

NO FREE CIRCULARS.

NO FREE SPECIMENS.

Postal cards need not apply. Send money by postal note or fractions of a dollar in 1 cent stamps
Address,

C. A. HOUGH, Fort Scott, Kansas.

Kansas Normal College



FORT SCOTT, KANSAS.

FACULTY.

D. E. SANDERS, President.....	Metaphysics, Grammar, Greek, Methods of Teaching
WM. STRYKER.....	Higher Mathematics, Natural Science
CHAS. VICKREY.....	Rhetoric, Eloquence
DAVID JONES.....	Eng. Corps U. S. Navy, Professor Mechanical and Steam Engineering
ANNA S. CAMPBELL.....	Latin, Arithmetic
W. S. TEGARDEN.....	Algebra, Book-keeping, Commercial Course
F. S. MICKEY.....	Teachers' Course, Vocal Music
G. A. HOUGH.....	Plain and Ornamental Penmanship
J. K. OLIVER.....	Painting, Drawing
JUDGE LIMBOCKER.....	Commercial Penmanship
MINNIE NICHOLS.....	Instrumental Music

CALENDAR.—Third term begins February 2, 1886; fourth term begins April 17, 1886.
EXPENSES.—Admission fee (paid once each year) \$1 00; Tuition, per term, \$8 00; Boarding, week, \$1 50, \$1 75, \$2 00; Room rent, per week, 50c, 60c, 75c; Total expenses for one term need not exceed, \$31 00.

Items of Interest.

1. No examination for entering.
2. Students can enter at any time and find classes suited to their wants.
3. Large reference library, free to students at all hours of the day.
4. Members of the faculty thoroughly alive to their work.
5. The best methods of teaching.
6. Ladies and gentlemen are received on equal terms.
7. Expenses as low or lower than any institution in the West.
8. Strong classes in all regular courses.
9. A business course equal to any, and at less expense.

10. An excellent course in reading, penmanship and drawing free to all students.
 11. Special course in reading, penmanship and painting.
 12. Training classes for teachers.
 13. Instrumental music is well sustained. Miss Nichols is an excellent teacher.
 14. Students can select their own studies.
 15. Enthusiasm and love of work are in every exercise.
 16. \$12.00, paid in advance, will secure room, boarding and tuition for FORTY WEEKS. \$30.00, paid in advance, will secure the same for ELEVEN WEEKS.
- Any information will be cheerfully and promptly given. Send for catalogue and circulars.

D. E. SANDERS,

President.

The Normal Penman.

VOL. 1.

FORT SCOTT, KANS., JANUARY, 1886.

NO. 1.

The Normal Penman,

A monthly journal devoted to plain and ornamental penmanship.

Subscription Price, - 50 Cents per Year.

G. A. HOUGH, Editor and Proprietor.

The Neglected Art.

In point of simplicity, beauty and real practical utility, the ART OF WRITING has no peer. Its diffusion is so general among all classes that it has with propriety been styled the UNIVERSAL ART. With a greater degree of propriety, however, on account of that possible perfection which it has failed to attain in common use, it may be styled the NEGLECTED ART.

A moment's reflection will suffice to convince any one of the importance of this art; but to comprehend its great importance, longer reflection will be more convincing. Turn our thoughts which way we will, we find the ART OF WRITING intimately connected with all the commercial and social relations of life. There is no trade, calling, vocation or profession of which it is not the mouth-piece. It embodies thought in a visible language. Under its magic power, ideas assume tangible form and the eye may trace the operations of the mind.

When we reflect that a brief practice, a few months at farthest, under a competent instructor, will enable even a child to command and use this potent instrument of thought, and make it speak eloquently to the eye; and when we know its importance in all the relations of life, is it not strange that it occupies a place in the background of our

educational schemes? It is submitted in all candor, in view of its importance, whether the art of writing should not rather be placed in the foreground of all our educational schemes. Is not its natural order next to reading? Is not its importance second to none except that? But what are the facts in the case?

Writing is virtually ignored as a branch of study in a large majority of our common schools. This is so simply because good penmanship is not exacted as a qualification of our common school teachers—not even a knowledge of its simplest principles.

Reform is sadly needed here; how can it be brought about? By the most natural means possible. Make good penmanship a necessary qualification of the teacher. What per cent of the teachers in the country would be competent to teach geography, arithmetic or any one of the common branches now taught, were they not required to pass an examination in them? It is at least very safe to say that a large per cent would never attain to more than a superficial knowledge of these branches.

As a general rule teachers dislike to teach writing because they don't know how, not because of any dislike of the art itself.

Children never need urging to learn to write; they are always eager for the writing hour, when that hour is made interesting by good instruction.

Let us not compel the rising generation to learn this very useful as well as beautiful art, as we were compelled to learn it—by force of circumstances.

Let the teachers of our common schools learn to write, and at the same

time learn to teach the art. Let them then impress upon their pupils its importance; afterward teach them to practice it skillfully.

IOWA INSTRUCTOR.

Enthusiasm.

If there is one element of character above another necessary for success in practicing or teaching penmanship, it is enthusiasm.

We may define enthusiasm, in penmanship at least, as the difference between success and failure.

The young man who practices writing until the "midnight hour is past" is enthusiastic. Is he not always successful? The penman that goes into his class prepared for his work and with his heart warmed by the importance of the subject, is enthusiastic. Is he not successful?

My dear readers, what we all need is more life, more energy, more zeal, more ENTHUSIASM. Not that kind of enthusiasm which will burn bright for a day and then die out, but that kind which is untiring and patient—which will be satisfied only with success.

Isaacs' Course in Flourishing.

The "Course in Flourishing" is an elegantly printed and bound book of 44 pages containing over 60 exercises and designs photo-engraved from the work of the best American penmen. It also contains complete and thorough instructions for the selection of materials and learning flourishing. The price of the book is 50 cents, but it will be sent as a premium with the NORMAL PENMAN for 60 cents.

New Heading.

The next number of THE PENMAN will have a new heading, photo-engraved from pen copy by the editor.

Muscular Movement.

We believe that the muscular or forearm movement is the only practical movement for all general writing. Of course we will admit that the fingers may assist slightly in the formation of the extend loop and stem letters and that extremely large capitals should be executed with the whole arm, yet do these admissions detract from the importance of the muscular movement?

All over our fair country are young men from 15 to 20 years of age whose writing, in many instances, excels that of the older members of the profession. Compare the writing of Williams, Taylor, Blosser, Vincent and many others, to that of the oldest whole-arm professional you know of, and notice the differences. Is not the muscular movement writing always the more graceful, rapid and systematic? We have ever found it so and that is what makes us so strongly in favor of the muscular movement.

Thank You!

To the many kind friends all over the country who so quickly responded to our advance circular, we wish to tender our sincere thanks. "The N. P." was placed on a sound financial basis before the first number was in type, thanks to their generous action. How do you like the first appearance of the NORMAL PENMAN, gentlemen?

Our Next Number.

Our next number will contain the first of a series of lessons in writing well illustrated, a new flourish by one of our best penmen and a set of capitals; also "News of the Profession," "Specimens Received," "Criticism Column" and a number of articles pertaining to penmanship which will be of interest to all. Be sure and secure a copy.

Our Friends.

Prof. A. E. Parsons, penman of the N. N. S. Academy, Wilton Junction, Iowa, encloses his subscription and best wishes for the success of the "N. P." in a letter of rare elegance.

Prof. S. C. Williams, of Spaulding's Business College, Kansas City, Mo., is a remarkably good writer. A beautiful letter from his pen put that notion into our head.

U. G. B. Peiree, of Hillsdale, Mich., sends his subscription, enclosed in a very neatly written business letter.

The "electric light of the west," Prof. C. H. Peiree, President of the Peircean Business College, Keokuk, Iowa, favors us with some of his beautiful writing.

A letter received from Prof. H. B. Parsons, principal of the Zanesville, Ohio, Business College is one of the finest we have ever seen. Parsons is an energetic worker.

A letter from E. K. Isaacs, Valparaiso, Ind., makes us happy all over. Specimens of writing and flourishing enclosed are perfectly "immense." Isaacs is not only an exceedingly fine penman, but an enthusiastic and successful teacher as well.

W. H. Franzel, of Roe, Ark., is a very neat writer.

A letter from J. M. Harkins, of Calhoun, Ga., is very beautifully written.

Prof. A. E. Dewhurst, of Utica, N. Y., is advertising his work in our columns. Dewhurst ranks among the best artist penmen in the country and we feel sure that our readers will be satisfied if they order some of his work.

A well written letter from H. J. Michael, of Allentown, Pa., is full of encouragement for the "N. P."

F. L. Ream, of Peru, Ills., sends in his subscription, some finely written and lettered cards and a very beautifully written letter. Ream has improved rapidly in the past year.

L. Madarasz, the famous card writer of New York City, sends in some magnificent writing. Thanks for your advice, Madarasz.

F. L. Bailey, of Harper, Kansas, sends in a well written letter and club of subscribers. Fred is one of our last year students.

We have received a very well written letter and neatly lettered cards from J. E. Parker, Covington, Va.

Prof. W. W. Bennett, of Cleveland, Ohio, is one of the very finest penmen in America. A

letter from him is one of the handsomest received.

Prof. A. N. Palmer, of Chicago, editor of the Western Penman, uses the muscular movement with wonderful success. His business letters are models of ease and elegance. We would advise all of our readers to subscribe for the "Western Penman."

W. I. Thomas, of Lebanon, Kans., is a good writer.

A finely written letter is at hand from Prof. H. W. Quintance, of the Alledo, Ills., Academy and Business College.

W. D. Showalter, penman of Bayless' Business College, Dubuque, Iowa, sends us a nicely written letter.

Prof. E. H. Robins, of the Iowa City, Iowa, Business College, is a remarkably fine penman. He was formerly penman of the Kansas Normal College.

Prof. C. B. McClure, of Munsonville, N. H., sends in a letter, which is a model for arrangement, matter and beautiful writing.

Our old pupil, A. L. Shively, of Deerfield, Mo., hands us some specimens of writing which are really excellent and which would lay many of our so-called "champions" in the shade.

Prof. H. W. Shaylor, of Portland, Me., is a veteran with the pen. His style of writing is plain and simple, but possesses the highest elements of beauty, ease and rapidity.

Other specimens worthy of notice have been received as follows:

W. S. Hill, Oswego, Kan., J. F. Boyer, Conway Springs, Kan., E. W. Robins, Neosho, Mo., A. J. Riee, Bingen, Pa., J. T. Read, Harlin Kan., P. H. Rabbitt, Pittsburg, Kan., Nathan Jacobs, Leod City, D. T., J. P. Holland, Mulberry Grove, Kan., J. C. V. Bender, Carlisle, Pa., W. G. Gilstrap, Blue Mound, Kan., F. L. Erwin, Greencastle, Ind., M. V. Chapman, Leroy, Kan., N. N. F. Jerstad, White Rock, Minn., O. M. Smith, Coyville, Kan.

Attention.

To the person who will send in the greatest number of subscribers at our regular club rates before March 1st, we will give a large display specimen 16 by 20, including writing, flourishing, lettering and pen-drawing. Who will take the specimen?

A False Idea.

Allow me to do an act of justice to our worthy and successful instructor in penmanship, G. A. Hough, who, if nothing more for us, has certainly laid the foundation of that beautiful handwriting which is so essential to the progress and success of every young man and woman.

Perhaps I am mistaken, but so far as I can form an opinion from the facts that fall within my own observation, there are a great many young people who have an idea that it is a mark of genius to write an illegible hand. Here they make a mistake. While we will admit that a great many of our great men "of centuries ago" were perfect scribblers, yet stop if you will and compare the advantages offered them with those of to-day. On the other hand we observe that our most prominent men of the present are fair penmen.

Our presidents, with but few exceptions, have been good, legible writers.

For myself, I shall ever feel grateful to the memory of Mr. Hough for having deprived me of all claim to distinction which rests upon writing a hand which nobody could read. For in my estimation there are but few points in practical education which are of more importance than that of a good handwriting. And it is with gratitude I speak of him for putting me on the track of an acquisition which will be so pleasant and useful to me in after life—that of a plain, legible hand.

A. L. SHIVELY.

"The American Penman."

We are in receipt of a letter from Prof. H. C. Clark, of Erie, Pennsylvania, announcing his intention to

begin the publication of a penmen's paper to be called the "American Penman." We are quite sure that Prof. C. has the ability to edit a first class journal and we have no doubt that he will make it worthy of patronage.

Our Offers.

For 40c we will send the NORMAL PENMAN for one year to any address.

For 60 cents we will send the PENMAN for one year and a copy of Isaac's "Course in flourishing."

For 75 cents we will send the PENMAN one year and a copy of "Shaylor's Compendium."

For \$1.00 we will send the PENMAN, Isaac's Course in Flourishing and Shaylor's Compendium.

These offers hold good only till the publication of the next number. The retail price of the Course in Flourishing is 50c; of the Compendium, \$1.00.

A Grand Offer.

Every person sending us 60 cents in silver or postal note, will receive the NORMAL PENMAN one year and a copy of "Isaac's Course in Flourishing" for learners. The book is the finest thing on flourishing we have ever seen. It contains over 60 exercises and designs beautifully printed and neatly bound. Every student should have a copy.

Enlarged.

As will be seen, the PENMAN contains 12 pages instead of 8 as was announced in our first circular. The price also has been increased from 35 to 50c. per year. We trust our friends will like the change. All who sent in their quarters in obedience to our circular, will receive the PENMAN a full year, but in the future please remember the change.

Penmanship at the K. N. C.

Over 175 students are taking penmanship now. The special classes are increasing in numbers and enthusiasm.

Musselman's Perfection pens are now the most popular among the students.

Mr. Wooley, a late arrival, is a cousin of Prof. J. T. Dailey, the great Burlington, Iowa penman.

Mr. Hausam still takes the lead in rapid writing. Few boys of his age in America can excel Louis.

Mr. A. L. Shively, a last year's student, is back to finish his course. Mr. S. met with success teaching penmanship in Missouri last summer.

Mr. Wood is working hard at bird flourishing. He has the determination to succeed and we do not doubt that he will soon become a very fine penman.

O. M. Smith writes us from Coyville, Kan., where he is successfully teaching penmanship.

An evening class will soon be organized at the Normal. Persons who desire to become proficient in penmanship should notice the claims of the Normal upon their patronage. At no institution in the West is there so great an interest taken in the subject and in none are better results secured.

A. S. Hull, of Douglass, Kans., is working hard at penmanship, and as a result, is improving rapidly.

The above exercises are excellent ones for the development of a good muscular movement. Always begin your practice by tracing the first one, No. 21, with a dry pen. Nos. 22, 25 and 28 are excellent for practice in shading. Observe in the capital O that the downward strokes are parallel, the first one shaded and the second light. The reversed oval (No. 26) should be one-half as wide as it is long, and should be open on the base line. The shade of the capital stem should be as low as it can be made. Practice these forms with a steady and uniform muscular movement. Expect good results and you will secure them.



MOVEMENT EXERCISES.

The Normal Penman,

A monthly journal devoted to plain and ornamental penmanship.

Subscription Price. - 50 Cents per Year.

ADVERTISING RATES.

	1 MO.	3 MOS.	6 MOS.	1 YEAR.
1 column,	\$5 00.	\$12 00.	\$22 00.	\$40 00.
1/2 "	2 75.	6 50.	12 00.	22 00.
1/4 "	1 50.	4 00.	7 00.	12 00.
1 inch,	1 00.	2 50.	4 50.	8 00.

CLUB RATES.

Clubs of 3 to 5.	40 cents.
Clubs of 5 to 15.	35 cents.
Clubs of 15 and more.	30 cents.

G. A. HOUGH, - - Editor and Proprietor,
FORT SCOTT, KANSAS.

SALUTATORY.

With this issue we begin the publication of the NORMAL PENMAN. We shall strive to make it a sure guide for the amateur, professional penman and learner.

The interest taken in penmanship is greater than ever before, and we believe that not all the good things that can be said on the subject have been said.

We shall not attempt to crush any penmen's paper now published, but shall be content with strengthening ourselves.

We ask the assistance and co-operation of our brother penmen everywhere and solicit from them short, spicy articles upon penmanship or business education for the columns of the PENMAN.

The PENMAN will be issued monthly, the next number appearing about

February 10th. Until that time we will receive single subscriptions at 40 cents; in clubs of 5 or more, 35 cents. Gentlemen, send in your cash.

Penmanship in the Public Schools.

When we take into consideration the comparatively few obstacles in the way of acquiring proficiency in penmanship, it seems strange, indeed, that we are not all good writers. But we are not. In fact our nation is a land of scribblers, although the subject is taught in nearly every public school in the land.

It is evident that there is something faulty with the methods of instruction employed. Every student is provided with copy books containing accurate and systematic copies; each school room is provided with good black boards for the use of teacher and pupil; all are provided with good materials, and yet the results obtained are deplorable.

We believe that all this may be accounted for by the fact that very little attention is given to the development of a good movement.

Movement is the whole foundation of good penmanship, and if we would teach successfully we must make it the basis of our instruction.

We wish to suggest an experiment for public school teachers, which, if they will try, we believe will work successfully.

Have your students provide them-

selves with good foolscap paper, depriving them, for the time, of their copy books. Give the class a careful drill on movement exercises, beginning with simple oval exercises similar to those found on another page of this issue. Pay particular attention to the position and movement used, but don't be too critical as to the forms produced, for you may discourage the pupil by so doing. We would advise the use of the whole arm movement first, afterwards the muscular or forearm movement should be employed in all work.

After two week's drill of this kind, give them their copy books and for the remaining two weeks let them work at movement exercises, on loose paper, one-half of the time and on their printed copies the remaining half. Use the crayon as much as possible. Introduce new exercises and attempt to infuse some life into the work. At the end of a month examine their work closely and see if it has not improved more in ease, grace and rapidity than ever before.

Teachers, try the experiment and write us as to the result.

Our Contemporaries.

The October number of the Penmen's Art Journal is before us. It is an exceedingly fine number and strengthens our faith in Mr. Ames' ability to edit a first-class paper. The lesson in writing by C. H. Pierce is very elaborately illustrated.

There are evidently many good things in Mr. Pierce's method of instruction. The Journal also contains good specimens of flourishing by Fielding Schofield, W. F. Giesseman, G. W. Temple. Also specimens of box marking by Huntsinger, engrossing by Ames, set of capitals by A. M. Hargis, and much other valuable matter. Published monthly by D. T. Ames, 205 Broadway N. Y., at \$1.00 per year with premium.

The Western Penman, of Chicago, is a paper that should receive and is receiving strong support. Brother A. N. Palmer, who is at its helm, is a penman and gentleman in every sense of the word, and by his untiring energy has built up a paper second to none of its class. The October number is very beautiful, containing a large number of cuts and much practical instruction. We candidly advise all who are not already subscribers to send Palmer & Co., Lock Box 465, Chicago, 60 cents and receive its monthly visits one year.

The "Normal Journal, published by D. E. Sanders, Fort Scott, Kans., has been greatly enlarged and improved. It is now an eight page monthly, brim full of good thoughts and educational matters. Send stamp to Prof. Sanders for a copy.

We will begin a course of lessons in writing next month. Subscribe now and secure the first lesson.

A Lesson in Flourishing.



If you wish to try the above design, hold the pen in the reversed position as usual in flourishing. Nearly all of the design is executed with the paper inverted. Strike the main stroke of the quill first with the whole arm movement, then draw the points of the quill and lower stroke with the muscular movement. Finish the quill by making the upper and lower sides with the muscular movement. The main stroke of the scroll is the hardest one in the flourish. Make it with the whole arm movement. Study carefully its general form and the position of the shade. This design is suitable for a card or autograph album. Care should be used to get the work in the center of the card or page. Next month we will give a lesson in the elements of flourishing for the benefit of beginners.

Special to the Learner !

I am now making a specialty of LESSONS BY MAIL, which I will send to any address upon receipt of 25 cents each, or \$2 50 per course of 12 lessons, paid in advance.

Each lesson is a gem of itself, fresh from the pen, and is specially prepared for the student to whom it is sent.

A beautifully written letter is sent with each lesson, pointing out the student's faults and telling him just how to avoid them.

If you do not wish a course of lessons just now, send me 20 cents and receive an

Elegant Set of Capitals,

or your name written in 12 different styles. All work guaranteed. Send one or two cent stamps. Address **A. L. SHIVELY,** Fort Scott, Kans.

K. N. ART INSTITUTE,

Largest and Finest Equipped in the West,
Having 1 and 2 year's courses, including all branches of Art.

Tuition for 2-year course..... \$100 00
One year..... 60 00

Students completing either receive a diploma. Branches taught, Perspective, Drawing from Flat and Cast, Elementary Drawing and Designing, Free Hand and Instrumental Drawing, etc.

Portrait Painting and Drawing a Specialty.

Any branch in Art, \$10 per term of 10 weeks, 4 lessons per week, 2 hours each.

For further information and circulars, address,

J. K. OLIVER,

Art Director K. N. C.,

Fort Scott, Kansas.



The above design represents the title page of "ISAAC'S COURSE IN FLOURISHING," offered as a premium with the Normal PENMAN.

Elegant and Artistic Penwork

ENGROSSING.

Work in this line promptly attended to and executed in a style which cannot be surpassed, and at very moderate prices. If you have engrossing to be done send it to me and I will guarantee to please you. Send for estimates.

DISPLAY SPECIMENS.

For those desiring large specimens. I am sending out artistic designs 22x28 inches, such as Horses, Eagles, Lions and Stags for \$2 00; elegantly lettered to suit purchaser, \$4 00.

CARD WRITING.

Plain White, 18 and 25 cents per dozen.
Gilt and Beveled Edge, 25 to 50 cents per dozen.
Elegant Pen Flourished, Black or in Colors, 50 cents per dozen

If you have anything in the line of penwork, either Flourishing Writing or Pen Drawing, send in to me. I am sure I can please you, both in prices and work.

SEND FOR CIRCULARS.

Address plainly.

A. E. DEWHURST,

UTICA, New York.

\$35.00 Made by Investing \$2.50.

TO SAMPLE OUR NEW CARDS AND SPECIALTIES, we will send the following new goods upon receipt of \$2.50. Consisting in part of

300 GOLD BEVEL EDGE, 12 different styles,	\$1.20
200 " " " corner lapped 8 " "	.96
100 " " " fancy shapes, sizes,	.50
100 New Slipper Cards in our new tints just out.....	.40
200 Gold Edge, concave, round, elipped corners.....	.30
500 Extra Wedding Bristol cream & white	.84
100 Black, White and Blue Cards, for white ink.....	.40
200 sply, White Bevel, assort. sizes & styles	.50
100 Elegant Bouquet & Hidden Name cards	.50
1 bottle "Worthington's Gloss Black Ink	.10
1 Oblique Penholder, 12 Best Card Pens	.20

The above lot of cards amount to \$6.00. As a sample we offer entire lot for \$2.50 or \$3.00 delivered free. This lot contains 1,800 cards or 150 dozen. Printed or written they sell at 25 and 50 cents a dozen, call them 25 cents the lowest and you will have \$37.50, deduct cost of stock you have a profit of \$35.

One kind may be substituted for another. 500 elegant Floral Cards for Rewards of Merit, etc., in place of \$1.20 cards. If the above goods are not just as represented, they may be returned and money will be refunded. We only offer above to sample our goods. Only one lot sold to a person.

New Year's Cards, 500 lot for \$1; 1000 for \$1.50. If you hesitate, send for List of Testimonials as to the above lot.

N. E. CARD CO., 75 Nassau St., N. Y.

—THE—

Normal Institute of Penmanship,

FORT SCOTT, - - KANSAS.

The BEST PLACE in the West to master all
branches of

Plain and Artistic Penmanship.

What we Teach.

We teach Plain Writing by class drills in movement, form, spacing, shading and slant by the use of pen and blackboard copies and by individual and class criticism. We teach

Flourishing

by individual instruction. Each student is carefully drilled in the execution of a great number of large and small designs.

Lettering and Engraving

are taught by individual instruction. Particular attention is paid to rapidity in this work.

Pen Drawing

is taught in all of its various departments, in the production of figures, faces and flowers by line and stipple shading.

Blackboard Writing.

It is very desirable that a teacher of penmanship should be a good blackboard writer and for that reason we give all a thorough drill in this kind of work.

Success.

The success of our pupils in the past has been phenomenal. All report that they have never found work more remunerative or enjoyable.

Other Branches.

Students can take any other branches they desire. A complete commercial course, equal to that of any Business College, is sustained.

Expense.

The necessary expenses are much less than at any other school. Good board and rooms in private families can be secured for from \$2.00 to \$3.00 per week. Students can board in clubs much cheaper.

Rates of Tuition.

Tuition in all branches of plain and ornamental penmanship, 6 month's course, \$30.00; Tuition in same time, limited to 3 months, \$18.00; Tuition in same time, limited to 1 month, \$8.00; Tuition one special class per term of 11 weeks, \$5.00. No free specimens. For information address

G. A. HOUGH,

Fort Scott, Kans.

PRACTICAL EDUCATION

PHILADELPHIA, AUGUST, 1882.

FEW WORDS TO THOUGHTFUL, AMBITIOUS YOUNG MEN AND WOMEN.

We live in an age of progressive business enterprise,—an age in which skilled qualifications are at a premium in the great marts of trade and commerce. In every department of business there is room for the active, wide-awake, intelligent man.

To be successful in the present age *one must be thoroughly educated in the principles underlying the department of trade in which he intends to engage.* There are to-day hundreds of young men idle, simply because they are unqualified to assume the responsibilities of practical life, although thousands of dollars have been expended in giving them a literary education. They may be able to read a little Latin and Greek, but cannot tell you the difference between a "Blank" and a "Qualified" endorsement, and know nothing pertaining to the various business forms and customs.

Were you to ask them to write an "Accommodation Note,"

a "Joint Note," a "Joint and several Note," or to adjust a Partnership Settlement," they could look at you in blank amazement. Yet these young men expect, by some mysterious transformation, to find lucrative positions in the counting-rooms of our banks, mercantile and manufacturing establishments, and ultimately be merchants, bankers or manufacturers themselves.

The young man who is not qualified for business must be content to occupy an inferior position, while he who is thoroughly qualified will reap a bountiful harvest. The times demand active, energetic, practically educated young men of sterling character.

The benefits derived from thorough business education are conceded and urged upon the attention of the public by the best educators and leading minds of the age. In a late number of "Scribner's Magazine" (now "The Century")

an article appears containing a quotation from Herbert Spencer as follows:

"We are guilty of something like platitudes when we say that throughout his after course, a boy, nine cases out of ten, applies his Latin and Greek to no particular purpose. The remark is trite that in his shop, or his office, or managing his estate, or his family, or playing his part as director of a bank or a railway, he is very little aided by this knowledge he took so many years to acquire, so little that, generally, the greater part of it drops out of his memory. If we inquire what is the real motive for giving a boy classical education, we find it to be simply conformity to public opinion."

Upon which the editor of "Scribner" comments as follows:

"We very strongly suspect that Mr. Spencer is right, or at least half right, and that the whole civilized world, among the higher forces of civilization, is squandering the best years of its young men, and sacrificing them to fashion. It ought not to be difficult at this day to establish a curriculum

James A. Garfield, in an address before the students of the Bryant & Stratton Business College, Washington, said:

"Business colleges, my fellow-citizens, originated in this country as a protest against the insufficiency of our system of education—as a protest against the failure, the absolute failure, of our American schools and colleges to fit young men and women for the business of life. Take the graduates graduated from the leading colleges of the country during this and the next month, and how many, or, rather, how few, of their members are fitted to go into the practical business of life, and transact it like sensible men! *These Business Colleges furnish their graduates with a better education for practical purposes than either Princeton, Harvard or Yale.*"

The ideas advanced by Herbert Spencer, and endorsed by "Scribner" and Garfield, are identical with those upon which the course of instruction is based as pursued in the

Bryant & Stratton Business College, Philadelphia.

This institution has been in successful operation for the past twenty-five years, and during that time has done more in preparing young men for the practical duties of life than any other school in this State. Hundreds of young men in Philadelphia and throughout the country acknowledge their indebtedness for success to the *careful and useful training* received at this College.

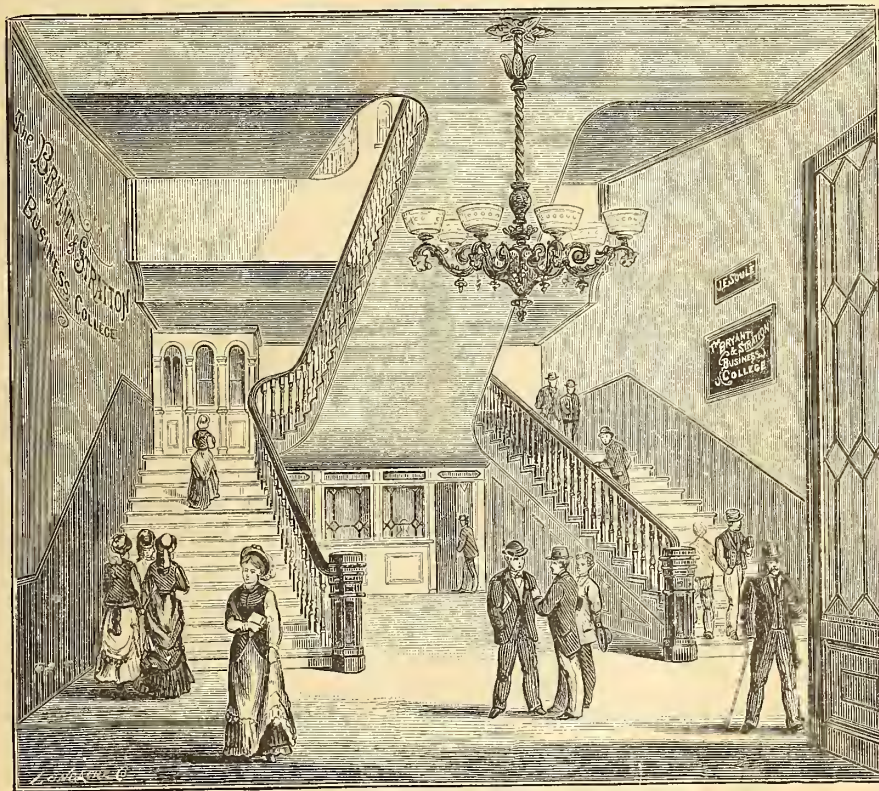
The course of instruction pursued in this institution without doubt, the most thorough and comprehensive of any similar institution in the country. The English, the Theory of Intermediate, the Penmanship, the Arithmetical, the Language and the Practical Departments are under the charge of able and experienced teachers, whom have been selected for their qualifications in their special branches.

A young man who intends to become a lawyer either attends a law school or apprentices himself to an attorney, a candidate for the ministry

sues a course at the Theological Seminary, and it is equally necessary the candidate for business should prepare himself by attending a *superior* business school. Lack of business training is responsible for more business failures than any other cause, and it is of the highest importance that young men should be thoroughly equipped before starting the responsible duties of a business career.

Young men practically educated are always in demand. We have enough of them; but we have an overstock of those who are looking for places which they are not capable of filling. The young man thoroughly prepared for business duties with energy and a character to sustain need never burden his mind with securing a position; the business community will find him, and his success will be assured.

If you are interested in *Practical Education*, send your name



Entrance to Bryant & Stratton Business College, 108 S. Tenth Street.

(Below Chestnut.)

culars of the object and aim, terms, course of instruction, etc., of an institution which imparts an education worth to any young man more than a legacy of thousands of dollars would be without it. It gives a young man working capital which he is not liable to lose, and which will serve him as long as he lives.

GENERAL INFORMATION.

DESIGN.—The object of the Bryant & Stratton Business College is to impart to young men and women a *thorough business education*.

CERTIFICATES.—A young man holding one of our certificates is an honorary member of thirty-six of the first colleges of the land, and possessed, at the same time, of their influence, sweeping, as it does, over a vast territory, from Boston, in the East, to San Francisco, in the West. He

PARTIAL COURSES.—Every facility is offered those wishing to take a *partial course*, or receive instruction in special branches.

PREPARATORY EDUCATION.—A fair knowledge of the common English branches constitutes a sufficient preparation for entering upon a commercial course.

INDIVIDUAL INSTRUCTION.—Each student receives such individual attention from the teachers in the various departments as will enable him to pursue the course as rapidly as his ability will admit.

LECTURES.—The lectures on Commercial Law and miscellaneous subjects delivered in this College are a most interesting and important feature of the course.

LADY PUPILS.—The number of Ladies in attendance is constantly increasing. During the past year the number was greater than ever before. Morning, afternoon and evening sessions are largely attended.



THEORY DEPARTMENT.

This is in the third story, and is the room in which students, who take the business course, begin their studies. It is 45 feet long by 30 wide, 20 feet high to the ceiling and 35 to the top of the skylights. In addition to skylights there are three large windows, each 5 x 13 feet. The room is light and cheerful, and furnished with walnut desks and tables, and large, comfortable chairs.

commence his instruction here, and if, before completing his course, he moves to any city where our colleges are located, he can have full advantage of their course of instruction until the expiration of his certificate without extra charge.

TIME OF COMMENCEMENT.—The College is open the entire year (except Christmas week), and as there are no term-divisions, students can enter at any time, and pursue the course as rapidly as their ability will

THE SCHOOL YEAR.—Pupils entering for a year receive *fifty-two weeks' instruction*. Private schools usually give but from thirty-two to forty. This is an important matter when determining the cost of tuition.

TIME REQUIRED.—The time necessary to complete the full course depends with the ability and application of the student. *We do not promise to graduate a student in a specified time, but we do guarantee as much*

REPORTS.—Weekly reports of attendance, and monthly reports of conduct and standing, are rendered to parents and guardians.

GOVERNMENT.—The rules and regulations of the College are excellent and are properly enforced. The government is uniform and decided in character, and the best exposition of it may be found in the general order and propriety of conduct observable among the pupils.

SCHOOL HOURS.—Regular session, 9 A. M. to 2 P. M. Afternoon school, 3 to 5 P. M. Evening school, 7 to 9 P. M.

DIPLOMAS.—We have lately had engraved, at great expense, the finest diploma in the United States. Those students, and *those alone*, who complete the prescribed course of study and pass the requisite examination are entitled to the honors of graduation. No charge is made for the diploma.

COST OF TUITION.—The price for tuition is reasonable. A fact which is true to all is that there are *no "extras,"* the only cost being

VISITORS are always welcome, and we shall be pleased, at any time, to have them thoroughly examine our rooms, course of study, business houses, and students' work. We desire to have the public know *what we teach*, and *the manner of imparting instruction*. We earnestly solicit a visit to the *Actual Business Department*, which will be found particularly novel and attractive. A fine collection of plain and ornamental penmanship will prove of interest to many.

CREDIT FOR ABSENCE.—Students can receive vacations in the summer without losing their time or being set back in their studies. Necessary absence of a week or more will be made up to the pupils. Notice of such absence must be given in advance; no credit will be allowed for less than a week.

OFFICE HOURS.—The office is now in second story, and is open from A. M. to 5 P. M. (and 7 to 9 P. M. from September 4th to March 31st).

WHAT IS THOUGHT OF THIS COLLEGE.

"I have always held your plans and methods of instruction in the highest esteem."—*Gen. La Wagner.*

"What especially interests me is your system of correspondence with similar institutions throughout the country."—*T. Charlton Henry.*

"I believe any one pursuing a course at your college cannot help realizing the great advantages derived from it."—*Joel F. Bailey.*

"To those about embarking in a mercantile career, the familiarity with all business forms they acquire under your instruction is invaluable."—*J. B. Lippincott & Co.*

"The progress made by my oldest son while in your college has been so wholly satisfactory, I propose in another year to place his younger brother also under your charge."—*Richard A. L. Caldwell & Co.*

"I take great pleasure in endorsing the system in use in your college as eminently practical and efficient."—*F. S. Colladay (Homer & Colladay).*



INTERMEDIATE DEPARTMENT.

This adjoins the Theory Department, being separated by a glass partition. It is 55 feet long, 30 wide, 20 feet to ceiling, and 35 to skylights. Is lighted by five large windows, each 5 x 13 feet, and the skylights. There are no "dark corners" in any of our rooms. Furnished like the Theory Department.

COURSE OF INSTRUCTION.

Careful instruction by competent teachers is given in the following branches:

Bookkeeping, Arithmetic, Penmanship, Letter-Writing, Commercial Law, Business Forms and Customs, Actual Practice, Business Definitions, Rapid Figuring, Reading, Spelling, Grammar, Composition, etc.

OUR SCHOOL STANDS UPON ITS MERITS, ON WHICH WE SOLICIT PATRONAGE, AND BY WHICH WE WISH TO BE JUDGED.

NOTICE.—The large Illustrated Catalogue, containing full particulars, terms, etc., will be sent free

"The benefits to be derived from such an arrangement must be clear to every one."—*Hulborn.*

"It is the best institution of the kind of which I have any knowledge."—*H. Y. Lauder.*

"We are especially impressed with the value of your 'business houses.'"—*Bailey Jewelers.*

"Through the energy and enterprise of the president and proprietor, this institution has been remarkably successful. On its rolls are the names of students from all parts of the world, and ranks as the *leading Business College in this section of the country*. The most prominent men of this city have taken a great interest in this College, and the details of all its business were arranged by well-known men in the trade of our city. Among the gentlemen who have this institution and recommend it highly are such merchants and business men as Joel Bailey, General Louis Wagner, T. Charlton Henry, Bailey & Co., Theodore Kitchen, Homer, Coll Co., Porter & Coates, Rev. Dr. Swaim, and many others equally as eminent in their fields."—*From the Philadelphia Commercial List and Price Current.*

Visitors are always welcome. Correspondence solicited from

PRACTICAL EDUCATION.

PHILADELPHIA, AUGUST, 1882.

THIS circular has been prepared with a view of correctly presenting to the public some of the appointments of this College, and that those interested may understand the advantages to be derived from its course of practical training.

Should full information be desired, the large illustrated College Catalogue will be sent on application (free).

Should you not care to retain this circular, please do not destroy it, but hand it to some young man or woman who needs such an education as we impart.

Address

BRYANT & STRATTON BUSINESS COLLEGE,
108 South Tenth Street,
PHILADELPHIA, PA.

TO OUR PATRONS AND THE PUBLIC.

In issuing our circular for the Twenty-fifth Collegiate Year, we desire to extend to the citizens of Philadelphia, and to our patrons in particular, sincere thanks for their encouragement and liberal patronage.

The number of students attending from September 1, 1881, to August 1, 1882,

has been greater than during any previous year. This

increased attendance is due, we believe, partly to the high

reputation entertained of this honest work by our citizens in general; but more

especially is our success attributable to former patrons,

having tested the merits of the institution, have become its best medium of

advertising.

We have always recognized the fact, that a graduate

representing a thorough course of training, given by

us, conscientious teachers, heartily devoted to their

duty, will repay many fold the words the careful

attention given him while pursuing his studies. And

this fact in view, it has been and ever shall be, our

constant aim to maintain an institution built upon the foundation of a

high course of instruction.

For a generous patronage bestowed by an intelligent, critical public,

we gain express sincere thanks, coupled with the assurance that the

publication of our faithful work has stimulated us to enter upon our duties

of the coming year inspired anew with greater zeal for accomplishing, it

is able, a greater good.

PHILADELPHIA, August, 1882.

ADDITIONAL ROOMS.

The College Rooms in the Assembly Building, which have accommodated our pupils for the past seventeen years, were found last Fall, on account of the increased patronage, to be entirely too small, and a room of sixty-six was added. Even this proved insufficient, and during summer we secured one of the large halls in the second story, which

new rooms have been furnished with every convenience for the comfort and accommodation of our pupils and guests.

The matter of light and ventilation has received much attention.

The Theory, Intermediate and English Departments are lighted by ten windows, each 5 x 13 feet, and four skylights, the latter containing over 1000 square feet of glass. The distance to the ceilings is 20 feet, and to the great skylights 35 feet. The Actual Business Department is 28 feet high, and is lighted by five windows, each 5 ft. 8 in. by 17 ft.

The College Rooms are in the second and third stories of the Assembly Building, No. 108 South Tenth Street, which extends from Chestnut to Sansom Street, a distance of 235 feet.

For the purpose for which they are used, for seating capacity, light, ventilation, fixtures, etc., these rooms are superior to those of any private institution in Pennsylvania, New Jersey or Delaware.

Please call and examine them.

WE CLAIM

A thoroughly practical Business Training School; established 24 years ago. A change in our course every year, to keep abreast the continual change in business affairs.

A course of instruction which is the most approved and practical of the age, benefiting alike merchants, farmers, mechanics, and professional men.

A combined system of class and individual instruction producing most satisfactory results.

That our course does not consist of a mere text book theory, but is pre-eminently practical.

That we have the largest, finest furnished, and best lighted and ventilated school rooms in Pennsylvania, New Jersey or Delaware.

That no one becomes a student with us before full understanding of our method and aim, as all departments of the college are open always to every person for critical examination, which we earnestly solicit.

That the endorsement of leading business firms of this city is evidence of the utility of our college. Why

Because the firms have tested

the merit of the course, either as students, or in the training of their sons and clerks who are satisfactorily performing the duties of active business men.

From the Philadelphia "Commercial Reporter."

"This institution has yearly increased in numbers and usefulness, and hundreds of our merchants look back with gratitude to the time spent within its walls. A large proportion of the students have obtained situations from the College, and it is safe to say that the diploma of the Bryant & Stratton College is the best recommendation that a young man can possess upon entering mercantile life. Not only is his business education thorough and complete, but no young man whose morals and character are questionable can be recommended by the principal. This is well understood by our merchants, and therefore a recommendation from this College is at once a passport into business superior to any other.

"The whole institution, in its general purposes and smallest details, is thorough and complete. From writing, and the rudiments of an English course, to every department embraced in a full business education, competent instructors, standing high in their professions, are constantly at the service of the pupils, who include both sexes.

This is the leading institution of its kind in the city, and an important member of the International Business College Association, comprising the most prominent business colleges in the principal cities of the United States.

"This institution is one of which Philadelphia is pardonably proud, and we take great pleasure in recommending it to all who desire to give their sons or daughters

he Summer Term

— OF THE —

NIAGARA FALLS

BUSINESS
COLLEGE,

Commencing June 1st, 1885.

equalled attractions to young men and
women desiring a thoroughly practical
commercial training.

Full BUSINESS COURSE will be taught

BOOK-KEEPING by Single and Double
Entry, in all its diversified forms, Bank
ing, &c., Commercial Arithmetic
and Business Calculations.
Commercial Law, Practical Grammar,
Correspondence, Business Penmanship,
Business Forms, &c., &c.

NIAGARA FALLS REVIEW PRINT.

SPECIAL RATE

—AND—

Special ^{free} Advantages.

Students attending the Summer Term be granted a Life Scholarship for \$40, giving them instruction in Ornamental Calligraphy and Pen Drawing, Phonography and Type-writing, free.

To acquire a thorough knowledge of keeping and business forms, to become a beautiful penman, to obtain a knowledge of Phonography and skill in the Type-writer would be an acquisition which any aspiring young man or young woman might justly feel proud.

Special Course ^{FOR} Teachers

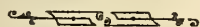
We have arranged a special course for June and August for public school teachers and others, who may have only the summer vacation at their disposal. Teachers would find this special course peculiarly adapted to their wants and eminently useful to them.

Full information given on application.

parties who may be ready to enter at once
not wait till June, but may commence
special course at any time during this
month.

class will start on the 18th of May.—
good time to enter.

REFERENCES.



The distinguished names on our list of
special Lectures, and the Endorsement from
business men of the place furnish good evi-
dence that the Niagara Falls Business College
is worthy of public confidence.

With permission, however, we have the pleas-
ure of referring to the following officials and
others:—

James Butters, Mayor, Niagara Falls, Ont.

James Dobbie, Esq., Head Master of Public
School, Niagara Falls, Ont.

J. Gordon, M. A., Inspector of the Public
School.

M. A. Henderson, President, Teachers'
Association of this county.

W. H. ANGER, Principal,

NIAGARA FALLS, ONT.



Applicants for Admission

Will confer a favor if they will, as early as possible, return answers to the following questions :—

At what time do you desire to enter the course of study? To be stated as near as possible.

What price per week do you desire to pay board? Board is from \$2.50 to \$4.00 per week.

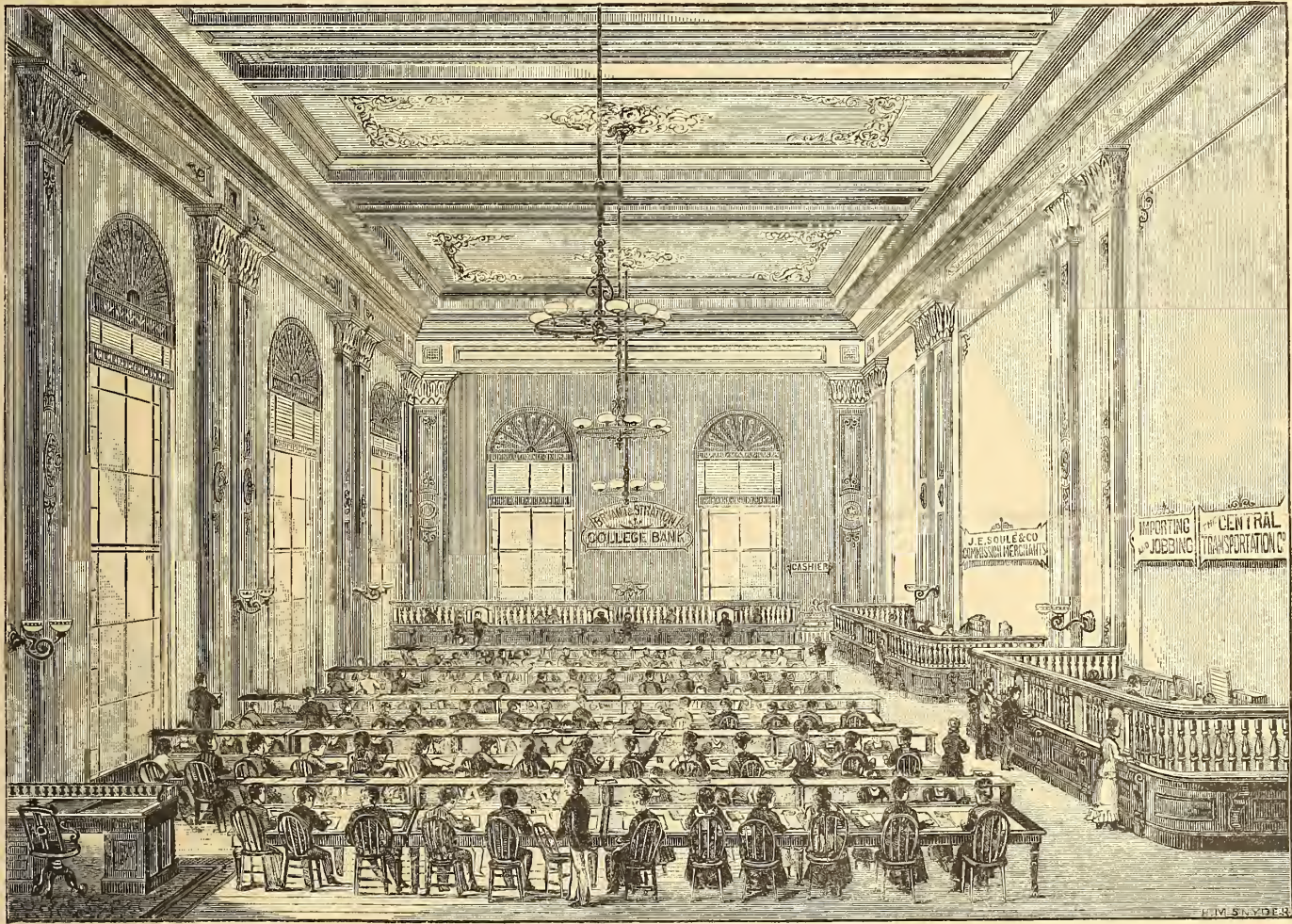
ACTUAL BUSINESS DEPARTMENT.

The appointments of this department are based upon a scale which comprehensiveness and fidelity to the best business models is not surpassed by any school in the country. The student, while in the Theory and Intermediate Departments, having been thoroughly drilled in the principles of accounts, business papers, business customs, commercial terms, correspondence, etc., passes a satisfactory written and oral examination, and is promoted to the Actual Business Department,—

A Miniature Business Community,

where he ceases to regard himself as a student, and assumes the bearing and duties of a business man. Here the PRACTICAL MAN (*of the future*) is furnished with a capital and the various blank business forms, and com-

Each school has its different Business Houses in actual operation, and the Actual Business Departments of the different schools represent as many thriving, ambitious business communities. The amount of business which daily transpires between the Philadelphia College and those of New York, Boston, San Francisco, Rochester, Baltimore, Brooklyn, Cleveland, New Orleans, etc., is equal to that of the most extensive wholesale houses in any of our large cities. Scores of letters are received and distributed daily among the various business firms and the Banking Department. Entries for all these multifarious transactions are properly recorded by the student, and letters in reply and the various business papers necessary to complete the transactions are written and submitted to the teacher in charge for examination, and if found to be correct are stamped by him, and the student's work is checked. During the day there accumulate on the teacher's desk a great number of letters, ready for the mail, addressed



ACTUAL BUSINESS DEPARTMENT.

This new hall is in the second story, and is the finest school-room in the country. It is over 60 feet long, 30 wide and 28 high; is lighted by five large windows, each 5 feet 8 inches wide by 17 feet high. It has eighteen ventilating flues extending to the roof of the building. The business houses in this hall are The Bryant & Stratton College Bank, Commission House, Importing and Jobbing House, and Transportation Office. The positions in these houses are filled by pupils. The room is furnished in walnut.

conducts business operations in real earnest. He makes out articles of partnership, buys and sells merchandise, stocks and real estate, obtains insurance on property, imports and forwards goods, makes money deposits in the College Bank, gives and receives checks, notes, drafts, invoices, account-sales, orders, receipts, due-bills, manifests, leases, etc.; leaves orders and drafts for collection, obtains discounts, negotiates loans, makes collections, records the various transactions in the proper books, files papers, conducts his business to its conclusion, apportions gains or losses, closes his books, and reserves his capital for a new business.

During the student's course in this department he has the benefit of an important feature of

Intercommunication.

This admirable system is original with, and peculiar only to, the chain of BRYANT & STRATTON COLLEGES located in thirty cities of the United States.

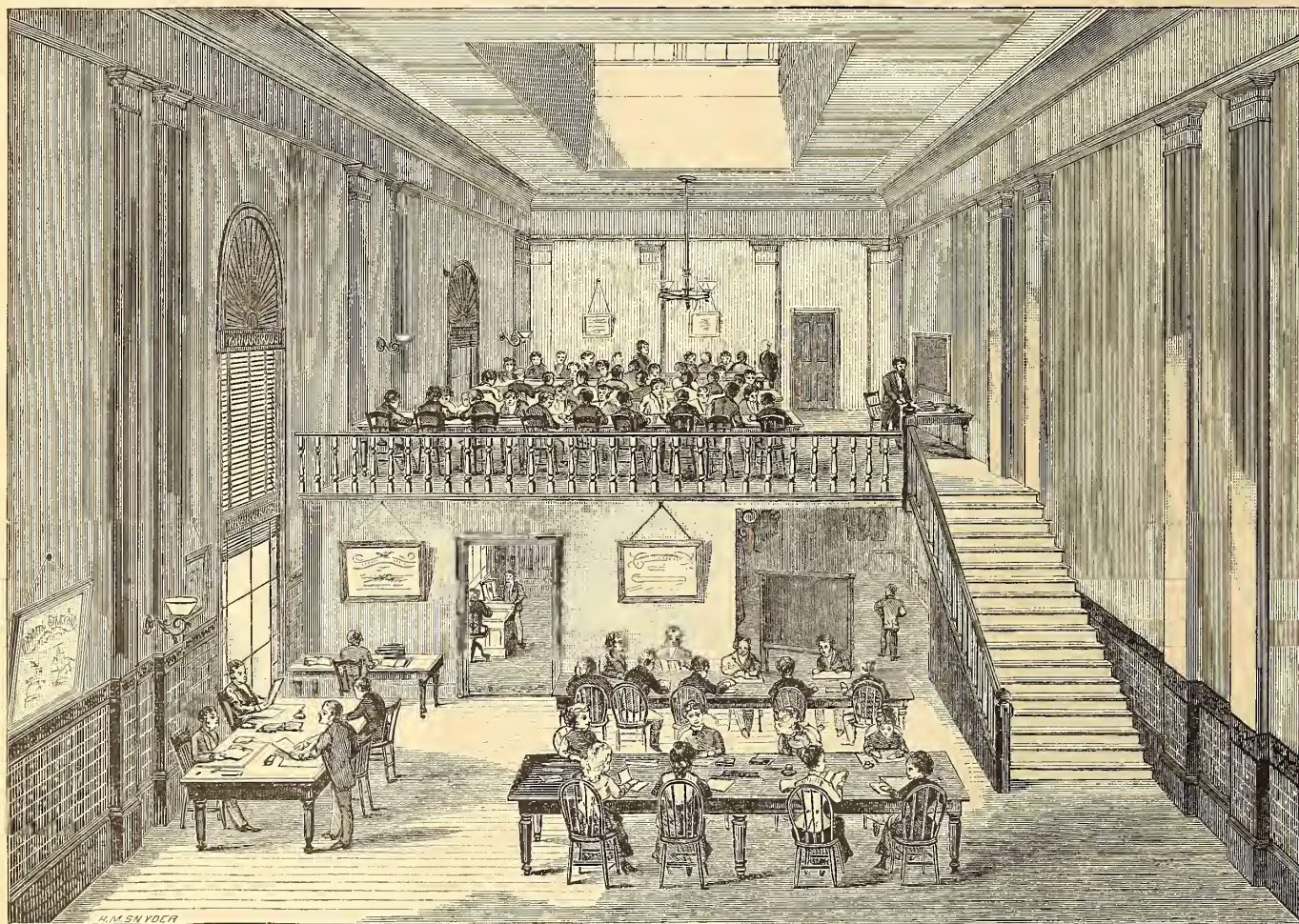
the various firms of the different colleges, containing representative merchandise, drafts, checks, notes, invoices, account-sales, orders, statements, thoroughly exemplifying the process of internal finance, and affording invaluable facilities for illustrating and enforcing the details of commerce in all its bearings. By this system a laudable emulation is established between the students of the different schools, and the student's motto becomes, "*Let's do our work well*," so as to receive the credit in our cities, as well as in our own.

THE NATIONAL COLLEGE BANK, with a *Cash Capital*, is properly organized and officered, and furnished with a complete set of books and banking forms. It receives deposits, pays checks, discounts paper, makes collections, issues certificates of deposit, and cashier's checks, exchanges checks, sells exchange, acts as correspondent for and renders many

HOUSE, IMPORTING AND JOBBING HOUSE, FREIGHT AND EXPRESS OFFICE, &c. Every house is in active operation; each has its manager and assistants. Here mingling together are Bankers, Brokers, Merchants, Administrators, Agents, Clerks,—each performing his special work. All are active; everything is pre-eminently practical.

Each office of this GRAND BUSINESS EXCHANGE is furnished, at the expense of the school, with as complete set of books, blank forms, letter copying press, and all the paraphernalia pertaining to its particular business, as can be found in any bank or counting-room. We remember asking a prominent bank cashier of this city, after examining our banking facilities, "He could give us any suggestions which, if put in practice, would make our system more practical. We received for a reply: "No, I haven't any hints to give you; your plan is based upon a practical scale; your admirable system of intercommunication is perfect, and your chain of schools

transcript of the transactions as they actually occurred under his management. This statement is handed to the next manager, who carefully examines all the books, every account and business paper, and if everything is satisfactory to him, he signs the Balance-Sheet. The teacher in charge of the department gives the books a thorough examination, and if found to be correct, delivers them to the new manager, while the student leaving the office is required to pass a rigid examination, and is then promoted to the next department. Thus, step by step, he fills the various positions; and day by day is seen the rapid growth of the student's mind as he feels the responsibilities resting upon him, all tending to perfect him in self-control, self-respect, and make him self-reliant. Here is a field of labor calling forth the highest order of executive skill, fully developing and testing the students' minds and energies.



ENGLISH DEPARTMENT.

This is in the third story; 45 feet long, 30 wide, 20 feet to ceiling and 35 to skylight; lighted by two windows, each 5 x 13 feet. The room is divided, one part being devoted to pupils who take only the English course; the other to those who take the Business course, but are deficient in one or more of the English branches.

Finally give you unsurpassed facilities; your books, for neatness and attention to this department, compare favorably with those of our bank." In the other departments, as in the bank, the books and papers are models of neatness and form. The student, in passing through the several offices, the various positions of collection clerk, bill clerk, discount clerk, paying teller, paying teller, individual book-keeper, general book-keeper, entry clerk, shipping clerk, commission agent, freight agent, insurance agent, general agent, business manager, etc. At the close of his managerial career, in each of the houses, he is required to render a grand report exhibiting the true standing of the department in which he has been engaged. No guess-work, no forcing of balances, or false entries, tolerated. His statement is a complete record of losses and gains and assets and liabilities. As an honorable and trustworthy business man,

REFERENCES.

George W. Childs, *Public Ledger*; William W. Harding, *Philadelphia Inquirer*; George Burton, 1521 Walnut Street; Richard A. Lewis (Caldwell & Co.), 902 Chestnut Street; Albur Stoer & Co., 714 Market Street; General Louis Wagner, Insurance, 341 Walnut Street; T. Charles Henry, President Philadelphia Warehouse Company, 235 Dock Street; Bailey & Co., Jewel Twelfth and Chestnut Streets; Thomas K. Ober, Singer Manufacturing Company, 1202 Chestnut Street; Joel J. Bailey & Co., Importers and Jobbers, 719 and 721 Market Street; Theodore Kitch Cashier Central National Bank; H. C. Gray, President, A. Douglas, Secretary, Schomaker & Co., 1103 Chestnut Street; Homer, Colladay & Co., Dry Goods, 1412 and 1414 Chestnut Street; F. A. Hoyt & Co., Clothiers, 1000 Chestnut Street; Colladay, Trout & Co., Dry Goods Commission Merchants, 24 Bank Street; Allen, Lane & Scott, Printers, 233 South Fifth Street; Ayer & Son, Advertising Agents (*Times Building*), Eighth and Chestnut Streets; Amos Hilborn & Co., Furniture and Bedding, 21 North Tenth Street; Charles Conrad & Son, Importers and Commission Merchants, 206 Chestnut Street; Porter & Coates, Book Publishers, 900 Chestnut Street; Thomas Swain, District Secretary American Baptist Home Mission, 1420 Chestnut Street; H. B. Pitts, Dentist, 28 South Tenth Street.

VALUABLE FEATURE OF THE SCHOOL.

Situations.

To many students, and especially to those who have but a limited acquaintance in the city, the aid which the school is frequently able to give them, when they are desirous of obtaining employment, often proves of great value.

The school is frequently visited by business men in search of suitable persons to fill vacancies in their counting-rooms or stores, and it gives the principal great pleasure to commend such of his pupils as in his judgment are well qualified and adapted to the requirements of the position in question.

Under no circumstances, however, will we promise positions to students; but to such as acquit themselves with credit, and graduate with assistance and influence in securing good places will be cheerfully given.

During the past year—1882—so great was the demand by business men for graduates to fill positions, that we were unable to supply even one-third of the red number.

Afternoon School.

On Tuesday, Wednesday, Thursday and Friday each week, there will be regular afternoon sessions from 3 to 5 P. M., to accommodate those who cannot attend in the morning or evening. This department will be in charge of experienced teachers, who will give separate instruction in BOOK-KEEPING, BUSINESS FORMS, PENMANSHIP, ARITHMETIC, GRAMMAR, and LETTER WRITING.

Evening School.

This school, which is designed to accommodate those who are employed during the day, or prefer to attend evenings, begins

Monday, September 11, 1882, at 7 P. M., and continues (except during Christmas week) until the last Thursday in March. Superior facilities are provided to all wishing to acquire a first-class business education. Students receive individual instruction, mainly, and be advanced in the course as fast as their abilities permit.

As there are many young men employed in the day-time who are greatly deficient in their knowledge of Book-keeping, Penmanship, Arithmetic, Letter Writing, Grammar, Spelling and Rapid Figuring, for this reason find it impossible to obtain rapid

Teachers of well-known experience and ability will be in charge of the different departments, and every effort will be made to promote the interests of the students.

Ladies.

The number of ladies in attendance is constantly increasing. During the past year the number was larger than ever before.

BUSINESS EDUCATION.

Interesting Facts relative to the Bryant & Stratton Business College.



EXAMINATION ROOM.

This adjoins the English Department, and is reserved for pupils on examination.



LADIES' DRESSING-ROOM.

This is a small room, with toilet fixtures, set apart for the exclusive use of the ladies attending the College.

The Twenty-fourth Annual Catalogue of the above institution has been sent us, and is well worthy notice from the fact that the College has been a great power for good in this city. Men now-a-days have little time and less inclination to "shoot," and from this cause mainly arose the demand for such institutions as the Bryant & Stratton Business College. For a quarter of a century they have been doing excellent work, and although they do not profess to turn out full-fledged business men, they are fully justified in claiming that the fit young men of common intelligence for entering upon the duties of any clerical office with an intelligent idea of the requirements and exigencies of business, and possession of a sound commercial education so far as can be imparted by the best known methods of teaching.

The course of instruction is as complete as long experience can make it, and duration depends very much upon the education acquired elsewhere by the student. If he is deficient in arithmetic, orthography, grammar, composition, penmanship, every effort is used to enable him acquire a knowledge of them.

In view of the completeness of the training given young men here, it is surprising that the demand of merchants for their services are out of proportion to the supply, and almost all applications are being received for such as have received

instruction at this College, thus enabling young men to readily find employment through Messrs. Bryant & Stratton.

The establishment used for the work is most complete. The room is lofty, well lighted and ventilated, and every reasonable comfort is at command.

The advantages, however, of this College are not confined to young men only, but are also at the disposal of young women, and the latter have not been slow to improve the opportunities offered.—Philadelphia Press

CONVINCING TESTIMONY.

We claim that the course of instruction in this College is useful and practical, and proves valuable to young men and women in their business. Read below extracts from letters of pupils who attended this College in 1881-82, and who are now filling responsible positions:

- J. A. Cochran,**
With L. H. Taylor & Co., Bankers, 140 South Third Street, Philadelphia:
"I have found the instruction in book-keeping and business forms received in your College of great use to me; it has enabled me to acquire readily the details of my present responsible position."
- George W. Henderson,**
With the J. Barton Smith Co., Manufacturers, Fourth and Somerset Streets:
"What I learned at your College benefits me greatly; I could not get along without the knowledge, for it has been of immense help to me."
- George M. Campbell,**
Acting Secretary, Brigantine Land & Imp. Co., 450 Walnut Street:
"The knowledge of book-keeping has been of much use to me."
- E. Martin,**
With H. Tilge & Co., Importers, 306 New Street:
"I have had many opportunities of putting in practical use the valuable information received while attending your distinguished institution."
- B. Stewart,**
With Fuller, Hutsinfiller & Co., Manufacturers, Gallipolis, Ohio:
"My employers are well pleased with my work."
- H. Wilkinson,**
With John M. Taylor & Co., Wholesale Dry Goods, 621 Market Street:
"I have frequent opportunities of putting in practice the rules learned at your College."
- Y. Hartshorne,**
Purchasing Agent's Clerk, Lehigh Valley R. R. Office, 228 South Third Street:
"Have put in practice part of that which I learned at your valuable institution."
- Edward T. Flood,**
With J. B. Lippincott & Co., Publishers, 715 and 717 Market Street:
"By your able teaching I have been enabled to secure a much better position than I would otherwise have done."
- Edward G. Brick,**
Pennsgrove, New Jersey:
"I got the full worth of my money."
- Miss Lynne Famous,**
Cashier, with Sharpless & Sons, Dry Goods, Eighth and Chestnut Streets:
"I have none but pleasant memories of my College term, and would not have felt qualified to fill my position had I not had the tuition both in theory and practice."
- Miss E. A. Kidder,**
East Hardwick, Vermont:
"I look back at the time spent in the College with great pleasure."
- Miss P. J. Ford,**
Book-keeper, with John Wanamaker, Dry Goods, Thirteenth and Market Streets.
Mr. Wanamaker says of her, "She is doing finely, and is one of my best accountants." She says, "What could I have done without the information obtained in the College?"
- Miss M. J. Reed,**
Invoice Clerk, at John Wanamaker's Grand Depot, Thirteenth and Market Streets:
"Am progressing splendidly, and was offered a better position to-day."
- Miss A. White,**
Greenwich, New Jersey:
"I am glad I attended your College, and would not take three times what the course cost me for I learned."
- Harry J. Ronge,**
With Messrs. Carr & Crawley, Manufacturers, Ninth and Jefferson Streets:
"I was very much satisfied with your instruction, and the success I made while under your care."
- Miss G. Hooven,**
With Travelers' Life & Accident Ins. Co., 142 South Fourth Street:
"I have quite a responsible position, and feel assured that the many practical ideas gained at college have been of great advantage to me in business life."
- Miss Chambers,**
With Harding & Hamilton, Inspectors, 307 Walnut Street:
"The general knowledge of business obtained while with you has been of great value to me. I can most heartily endorse the College to those desiring to prepare themselves for a successful business life."
- Miss B. Linton,**
With Broomall, Stott & Co. (Limited), West Chester, Pennsylvania:
"When I resigned the position my employers told me I left the books in better condition than book-keeper they had had for years, which I consider quite an honor for me and the College."
- Miss Ph. P. Heraty,**
With E. J. Heraty & Co., Teas, 121 South Front Street:
"I have had occasion to put into execution the most thorough and systematic forms and branches of book-keeping in order to maintain my position, and that I have done to the great satisfaction of my firm, and without any assistance whatever. This, I am happy to add, is the result of six months' attention in your College."
- Miss Sanbern,**
With W. N. Justice, Commission Merchant, 313 North Water Street:
"The instruction received while attending your noble institution has been of great benefit to me."
- Miss Mary Rawley,**
Firm of Shoemaker & Rawley, Commission Merchants, 335 North Water Street, Philadelphia, and Smyrna, Delaware.
- Miss Pennell,**
Miss Crawford,
Miss Lewis,
With Theophilus Chandler, Jr., Architect, Third and Walnut Streets, Philadelphia:
"Mr. Chandler writes, 'Can you send me another young man? Those you sent last fall (Pennell, Ford and Lewis) give me great satisfaction.'"
- Arthur W. Ray,**
With Wister & Peterson, Fire Insurance, 405 Walnut Street:
"I am proud to say I have opportunities of putting in practice much that I learned at College."
- J. F. Sharp,**
Jefferson, New Jersey:
"I regret I had not the opportunity to complete the full course. I would recommend your college to other farmers' sons."
- W. J. McNabb,**
With McNabb & Culp, General Dealers, Belleville, Pennsylvania:
"I would not, for considerable part with the knowledge gained while at the L. S. College."
- William K. Houpt,**
In Union National Bank, Philadelphia:
"I have found the instruction gained of much benefit."
- Paul J. Hendry,**
With Joel J. Bailey & Co., 79 and 721 Market Street:
"I have had opportunities of using the very valuable knowledge acquired in your College. Teachers were very attentive, and anxious for me to get along."
- Edmund F. Stutz,**
With R. Blankenburg & Co., Importers, 13 Bank Street:
"The branch I took while in your College has been of great use to me in the performance of my duties."
- A. C. P. Zeume,**
With Wm. Gerlach, European Passage & Exchange Business, 310 Callowhill Street:
"What I learned has been of service to me, and I shall recommend the College to my friends."
- L. McPetridge,**
With S. A. Rudolph's Sons, Paper, 506 Market Street:
"I find what I learned beneficial to me in every respect."
- George Walker,**
With Stephen Walker, Lumber, Kenton, Delaware.
- W. Thomas L. Kane,**
Managing Lands, Kane, Pennsylvania:
"I daily put in practice what I learned at the College."
- J. McRandenbush,**
Tylersport, Pennsylvania:
"I have frequently put in practice what I learned."
- W. D. Haas,**
Tiger Bend, Louisiana:
"Will take charge of my father's business next year."
- Charles T. Herbert,**
With D. M. Osborne & Co., Harvesting Machinery, 242 and 244 N. Broad Street.
- John W. Burrill,**
With A. J. Bellows & Co., Wholesale Boots and Shoes, 235 Market Street.
- Edward E. Moyer,**
With John E. Fox & Co., Brokers, 11 South Third Street.
- Edward McCrossen,**
With Kohn & Kohn, Manufacturers, 23 North Third Street.
- John Batty,**
With Job Batty, Yarn Manufacturer, Emerald and Adam Streets.
- John S. Scollon,**
- H. W. Bremer,**
With Strawbridge & Clothier, Dry Goods, Eighth and Market Streets.
- Harry L. Graham,**
With J. Graham & Co., Wholesale Grocers, 813 North Second Street.
- A. H. Wellensick,**
With York Whip Co., York, Pennsylvania.
- A. H. Vanx,**
With Artman & Treichler, Carpets, etc., 713 Market Street.
- H. W. Heinkel,**
With Thompson, Fry & Co., Wholesale Grocers, 129 and 131 Market Street.
- James C. Moulton,**
With A. Eckfeldt Davis, Wholesale Flour, 415 South Second Street.
- Thomas A. Sheehan,**
With Warden, Frew & Co., Oils, 307 Walnut Street, Philadelphia; 138 F Street, New York.
- Frank E. Smith,**
With Joel J. Bailey, 719 and 721 Market Street.
- H. W. Geist,**
With A. K. Edelman, Shoes, Pottstown, Pennsylvania.
- W. Struthers,**
In father's store, 1652 North Second Street.
- R. W. Peterson,**
With Riegel, Scott & Co., Importers, 27, 29 and 31 North Fourth Street.
- F. M. Braselmann,**
With G. F. Kolb & Son, 732 Sansom Street.
- William Albertson,**
With John Price MacMullan, Grocers, 1219 Market Street.
- James E. King,**
With Elk Mills Co., Elkton, Maryland.
- A. W. Ray,**
With Wister & Peterson, Insurance, 405 Walnut Street.
- W. M. LaRue,**
With Hood, Bonbright & Co., Dry Goods, 811 Market Street.
- R. T. Grime,**
With Nice & Brother, Commission, 40 & 42 South Water Street.
- E. F. Kane,**
With George Griffiths, 511-13-15 Locust Street.

The Book Keeper.

A REFLEX OF THE COUNTING-ROOM,

DEVOTED TO

Commercial Science, Business Economy, and
Practical Knowledge.

No. 55.—Vol. V.

NEW YORK, OCT. 10, 1882.

Two Dollars a Year.
Single Copies, 8 Cents.

CONTENTS.

EDITORIAL—

	PAGE
Jones's English Book-keeping	317
Notes from the Editors' Table	325

MISCELLANEOUS AND SELECTED—

Manufacturers' and Merchants' Account- books	317
Benn Pitman	318

PUBLISHERS' DEPARTMENT—

Magazines for October.	327
Business Notices: Trial-Balance Book	328

TECHNICAL DISCUSSIONS—

	PAGE
Contingent Accounts	319
Characteristics of the Figure 9; Real Estate Book-keeping	320
Real Estate Accounts; Maturity of Notes	321
Opening a Stock-Ledger	322
Indexes; Maturity of Accounts; Stock-Divi- dends; Journal Ruling	323

REFERRED TO OUR READERS—

Card-Indexes; Manufacturing Accounts	324
DECISIONS IN COMMERCIAL LAW	325

PUBLISHED FORTNIGHTLY. ENTERED AT THE POST OFFICE, NEW YORK, AS SECOND CLASS MATTER.

OFFICE OF PUBLICATION: 29 WARREN STREET, NEW YORK.

We claim
read below:

7. A. Cochran
With
"I have found
great use to me; i

George W. He
With
"What I learn
ge, for it has be

George M. Car
Actin
"The knowle

E. Martin,
With
"I have had
ple attending y

B. Stewart,
With
"My employ

H. Wilkins
With
"I have frequ

Y. Hartshor
Purc
"Have put in

Edward T. Flo
With
"By your al
erwise have do

Edward G. Br
Penn
"I got the fu

Miss Lynne F
Cash
"I have none
my position h

Miss E. A. Kie
East
"I look back

Ms. P. J. For
Book
Mr. Wanama
"What cot

s M. J. Re
Invo
"Am progr

A. White,
Gree
"I am glad I
I learned."

ry J. Ron
Wit
"I was very

n G. Hoov
Wit
"I have quit
college have

ries Chai
Wit
"The gener
can most h
ess life."

B. Lint
Wit
"When I re
ook-keeper

ph P. He
Wit
"I have had
ok-keeping
m, and wit
ction in yo

Sanbern
Wit
"The instru

y Rawle
Fir

Pennell,
Crawfor
Lewis,
Wit
"Mr. Chandle
ord and Le

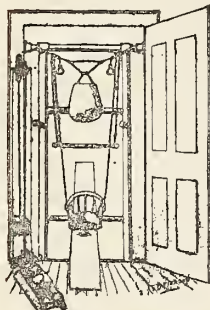
SPORTING GOODS.

INDIAN CLUBS, \$1 a pair; DUMB-BELLS, 5 cents per lb.; BOXING-GLOVES, from \$2.50 upwards.

LAWN TENNIS

And all other goods marked down to the lowest figure.

ALL GOODS FIRST-CLASS.



JUDD'S
"COLUMBIA"
EXERCISING & ROWING
MACHINE,
AND
Instantaneous Doorway Gymnasium.



Is the only Practical Patented Exercising Apparatus fit to use in your dwelling or offices. Over one hundred exercises can be performed with it.

It occupies but little space. No springs or rubber. Always ready for use.

Prices: \$5.00, \$8.50, \$10.00, and \$22.50, complete, including Doorway Gymnasium for adults.

Send for circular.

Prof. J. R. JUDD,
105 WEST 36th St., N. Y.

Acme Engraving Co.,
111 NASSAU ST.,

MANUFACTURERS OF ALL KINDS OF

Rubber, Ribbon and Dating Stamps,
Notary, Lodge, Corporation, Wax Seals,
Check Protectors, a specialty,
Steel Stamps, Burning Brands, Dies, Door Plates, Steel
and Brass Engravings.



We would be glad to have you give us a call or send for estimates
All orders and correspondence promptly attended to.

B. KARFIOL & CO.

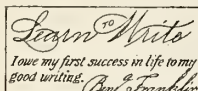
INK!

SWIFT'S HAND-BOOK of 100 valuable Recipes,
for every variety of INKS for Book-keepers,
Penmen, Artists, and general business purposes,
for 50 cents in stamps.

W. W. SWIFT,

42X67.

MARIONVILLE, ONONDAGA CO., N. Y.



copy 10 cents.

The best and cheapest instructor in the
"Art of Penmanship"
is the PENMAN'S ART JOURNAL mailed
with an elegant specimen of penmanship as
a premium one year for \$1.00. Specimen
DANIEL T. JAMES, Publisher.
205 Broadway, New York.

ROBERT B. KEYS,
ACCOUNTANT,

233 S. Fourth Street, Room 4, Third Story,
PHILADELPHIA.

"MANUAL OF EXHIBIT BOOK-KEEPING." Sent, post-paid,
on receipt of \$1.25. Address "The Bookkeeper" Publishing Co.,
P. O. Box 2126, New York.

MALLORY'S

PURE
NUTGALL
BLACK
WRITING

FINE
CARMINE,
Methyl Green,
IMPERIAL VIOLET.

OXYGENATED INKS.

Patented May 17, 1881.

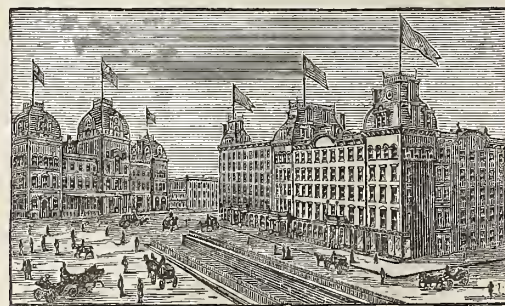
COLORED INKS.

EXTRA HEAVY

MUCILAGE.

LEWIS CHEMICAL COMPANY,
19 DEY STREET,
P. O. Box 801. NEW YORK.

THE GRAND UNION HOTEL,



OPPOSITE GRAND CENTRAL DEPOT, NEW YORK CITY.

Offers Travelers superior Accommodations. Elevator and all improvements.
European plan.

Over 450 elegantly furnished Rooms, fitted up at an expense of \$1,000,000,
reduced to \$1 and upwards per day. Richly furnished Suites for families, and
elegantly arranged rooms for dinner parties, for 10 and upwards.

Cuisine and Wines of superior merit. The Restaurant, Cafe, and Wine-
Rooms supplied with the best, at moderate prices.

Toilet and Baggage Rooms for Ladies and Gents, where Coats, Valises
and Parcels can be left free. W. D. GARRISON, Manager.

Guests' Baggage taken to and from the depot free.

WE wish to secure, in every city of the United States and Canada, a
suitable representative who will undertake on favorable terms to
obtain subscriptions for this paper. Full information as to terms may
be had upon application.

Men of Business and Economy

WILL FIND IT TO THEIR ADVANTAGE TO HAVE THEIR

Commercial Printing

EXECUTED AT THE OFFICE OF "THE BOOK-KEEPER,"

29 WARREN STREET,
NEW YORK CITY.

BILL-HEADS, LETTER-HEADS, NOTE-HEADS,
ENVELOPES, CIRCULARS, CATALOGUES,
PRICE-LISTS, BUSINESS-CARDS, etc.,
Will be PRINTED NEATLY, at REASONABLE PRICES.

Authors and Publishers will also find it in their
favor, before ordering elsewhere, to secure our estimate.

The Book Keeper.

No. 55.—Vol. V.

NEW YORK, OCT. 10, 1882.

Two Dollars a Year.
Single Copies, 8 Cents.

JONES'S ENGLISH BOOK-KEEPING.

A CURIOSITY OF HISTORY.

III.

Jones's work created a great sensation, and found buyers, defenders, imitators, and opponents. Some of the latter, while professing to attack Jones's principles, published opposing systems which were in reality but imitations.

One Jones Mill was the most severe of his critics, and published "An Examination of Jones's English System of Book-keeping, in which the insufficiency of that mode of Keeping Accounts is clearly demonstrated, and the superiority of the Italian method fully established." Mr. Mill took the trouble to re-write Mr. Jones's model set in the Italian manner, in order to show the advantages of the latter. Conceive the exultation of Mr. Mill on discovering that Jones's calico account is 10 pieces short! This was not a thing, it is true, which the Italian book-keeping was certain to detect, for by very many double-entry book-keepers the amount of goods on hand is never proved by a computation of quantities bought and sold. Nevertheless, the discovery of this deficiency was a great feather in Mill's cap. And he finished his journal by the following sarcastic entry:

Edward T. Jones, (of Bristol) Dr. to Goods Account.

For 10 pieces calico lost by his English system of book-keeping, a loss which at once proves the insufficiency of that system to prevent errors, and establishes the superiority of the method of double-entry by which the present error has been detected. £15 0 0

We have already seen that Jones merely detached the Merchandise (or Profit and Loss) account from the Ledger, reversing its two sides, and used it to post from. Those items which did not really affect Merchandise were entered on both sides, so that while the difference of the sides was the correct profit or loss of the firm, the amount of sales and purchases did not appear.

Therefore, if we consider the day-book as a portion of the ledger, kept for convenience in another book, Jones's method was, after all, double-entry. Had he detached the Cash account also, he would have arrived at the modern system of direct posting, dispensing with the journal.

Cronhelm, who wrote in 1834, seems to have been the pioneer in this movement. He detached the principal property-accounts from the ledger, and formed them into books of original entry: the Merchandise account being called the day-book (now divided into the sales-book and the purchase-book or invoice-book); the Bills Receivable and Payable accounts forming the bill-book; the Cash account taking the name of the

cash-book. Posting was performed from the debit side of either of these books to the credit of a ledger-account, and from the credit to the debit. The ledger, by this method, contained only the personal accounts, and a few other special accounts. The modern practice is to insert formal accounts (really only monthly summaries) of the property-accounts in the ledger, to make it balance by itself without bringing in the other books.

Jones was constitutionally in the opposition. His "infallible method" was after a time dropped by everyone. He had, however, done good by waking up the minds of accountants to the possibility of preserving the essential principles of double-entry without blindly adhering to routine forms. What a pity he is not now alive! What a contributor to THE BOOK-KEEPER he would be! What controversies between him and Penny-packer! He would certainly publish a book of Interest Tables, and it would be the "only best" one.

The last production of Jones which we have seen was another treatise, published in 1834. His views had entirely changed, except that he was still in the opposition. He pitches into the Government Commissioners of Accounts in something of the old-time, hot-shot style, a little subdued by age. His mind was still ingenious in his erratic way. We cannot wind up this budget of antiquarian researches better than by exemplifying a curious plan he gives for proving the multiplications in a sales-book.

The extra money-column on the left contains the price of a quantity of goods, *one unit less* than that entered. Thus, if you enter a sale of 30 pounds of any goods, you compute (afterwards) what 29 pounds would amount to, at the same rate. The column of rates, added to the "all-but-one" column, proves the total sales:

			Rates.	Extensions.
[29 lb.]	9.28	30 lb. Coffee	@ .32	9.60
[24 doz.]	5.52	25 doz. Eggs	@ .23	5.75
[3 gal.]	3.48	4 gal. Molasses	@ 1.16	4.64
	<u>18.28</u>		<u>1.71</u>	<u>19.99</u>

Proof: 18.28 + 1.71 = 19.99.

MANUFACTURERS' AND MERCHANTS' ACCOUNT-BOOKS.

The *Canadian Manufacturer* pays the following tribute to the importance of a systematic and adequate book-keeping:

Do all business-men realize as they should the importance of a systematic record of their business transactions, and of yearly determining their gains and losses and their worth

We fear not. It is deemed essential to the success of a manufacturing business that it shall possess ample capital for its requirements; that those who conduct its mechanical operations shall be well skilled in their specialty; that those who buy its raw material, and sell its products, shall be live business-men, keen and quick in taking advantage of every turn in the market; but how frequently is it the case that the financial management and the book-keeping are indifferently looked after. The expression "a well managed business," includes the work of the office as well as the work of the factory. The double-entry system of book-keeping is the only one that can adequately show the results of a manufacturing concern, as it is desirable they should be shown. Where books are kept by single-entry (which, when strictly followed, is a record, so far as the ledger is concerned, of dealings with persons only), a statement of assets and liabilities, collected from the ledger, the inventory of stock and other sources, may be taken at the end of each business year, and by subtracting the one from the other a man can ascertain his worth; and if he possesses a little skill he may determine his gain or loss by taking the difference between his worth a year ago and his present worth, taking into the calculation, of course, any capital added or withdrawn during the year. But it is desirable, indeed necessary, to the intelligent conduct of business to know other facts. It should be known what the margin of profit is upon special lines of goods; whether the various departments (if an extensive business) are individually resulting in profit or loss; a distinct record of sales, of the cost of raw material, fuel, wages, insurance, taxes, etc., etc., should be kept. Such knowledge will afford data upon which to base future operations, and can only be obtained by the double-entry system; and the proof of its own correctness which this system affords is a feature which recommends it to every business-man whose operations are at all extensive. To obtain a knowledge of the double-entry system it is not necessary in these days for a man to serve an apprenticeship of years in an office. He can acquire a thorough knowledge of the theory—and often more than this—in the Business-Colleges conducted by practical accountants; or an educated intelligent man, with practical business experience, may, from standard books, post himself sufficiently to keep accounts. Practice and experience must, of course, follow theoretical training in order that skill in accounting may be acquired.

The man of business whose accounts are kept by a system which reveals to him every detail of the working of his business; which gives him unmistakable knowledge of not only his gains and losses as a whole, but of the special channels through which they accrue; which enables him at stated periods to ascertain his worth, has a satisfaction akin to the experience of the mariner who is a master of the science of navigation, and whose ship possesses a sound rudder, an accurate compass, and reliable charts. On the other hand, the man who is carrying on his business without such a system runs a great risk of shipwreck and disaster.

BENN PITMAN.

Several weeks ago we noticed the New York State Association of Shorthand-Writers, which met for its annual meeting in this city. The International Association of Shorthand-Writers met this year at Cincinnati—the home of the veteran phonographic publisher, Benn Pitman. As he was absent from the city, and; therefore, unable to attend the sessions, he addressed

the Association a letter, dated at the Thousand Islands, St. Lawrence, August 17th, 1882, in which he recounts, at some length, the history of shorthand and shorthand publications in this country. Such an account must necessarily contain many personalities, since Mr. Pitman has been one of the most active instruments in this work. Some extracts from his letter will be of interest to our readers.

Were I present at your gathering, I should be, if not the oldest guest, certainly the oldest phonographer, the oldest publisher of phonographic works, the oldest teacher of phonography, and, most likely, the oldest reporter. I may, then, claim the privilege of an ancient, and indulge in reminiscences, extending back to a period, and including things done in your behalf, before most of you had the good fortune to be born. And in this friendly way I may speak of matters of mutual interest that might not be appropriate in an after-dinner speech.

Let me, in imagination, transport you to the early days of Phonography. My brother, Isaac Pitman, who had been an amateur writer of shorthand from his youth, invented phonography, or, more correctly speaking, began his experiments in evolving a brief and philosophic system of writing in 1837. He was then the teacher and principal of a private academy, at Wotton-under-edge, a little town surrounded by the lovely wooded hills and dales of Gloucestershire. I was first his pupil, then his assistant; I lived with him, and helped him, to a limited extent, in working out his endless experiments. It was part of my school-duty to teach his new system of shorthand to a class of more advanced scholars, and my instruction-books were carefully written cards, each containing a portion of the system, with exercises thereon, which I prepared from my brother's manuscripts.

In 1843, I commenced lecturing on and teaching phonography to large classes, at first with my brother Joseph, afterwards assisted by my younger brother Henry, and from 1843 to 1853 I visited, lectured and taught in the leading cities and towns of England, Ireland, Scotland and Wales. As a matter of phonographic history, which I speak of without thought of boasting, I may say that the brothers of Isaac Pitman, and many others of the earlier advocates and teachers of phonography, acted in a thoroughly generous spirit in the spread of their favorite art. We made it our custom, after our pay-classes were formed, to open free-classes for young men and intelligent working-men who were unable to pay the half-guinea, which was our usual charge for a course of from twelve to twenty lessons. Some of the ablest reporters in England, and some even in this country, were the pupils or the sons of those who were instructed in these free-classes.

In 1853, at the earnest solicitation of my brother Isaac, I came to this country. He was exceedingly anxious that his system should be published and taught here as it was practiced in England. It had been taken hold of by some publishers in New York, who seemed actuated by a love of notoriety or gain, rather than by a love of the art. I landed in Philadelphia and spent six months there, lecturing and teaching with great success. I was then invited out West to lecture at a Teachers' Institute at Dayton, Ohio, and I was so much pleased with Western people, and with the novelty and blessedness of a life that seemed to have a wider scope, breadth and height than anything I had previously known, that I determined to settle here and grow up with the West, and this was years before Horace Greeley

gave the same advice to young men generally. I selected Cincinnati as my home, and here I have been ever since, and though I have been offered strong inducements to return to England, my reply substantially has been that, were it necessary to crack stones on the highway to eke out a living, I would rather do it and breathe the air of republican liberty in this broad land than return and possess wealth in England, and be bottled up for the remainder of my life in its limited area and stifling conservatism.

* * * * *

It will sound strange to phonographic experts of to-day, who regard their art as one of the necessities of civilized life, to learn that its early advocates had to suffer no little persecution for the cause they espoused. Phonography had to contend with the prejudices of the writers of the old systems of shorthand, who vigorously denounced the new-fangled and comparatively untried scheme. The writers of the old a, b, c systems spurned the idea that anything more philosophic or brief was needed, or could be invented. Was not their method based upon the Roman alphabet, the outcome of four thousand years of civilization? Would we now undermine it and the traditional orthography, and substitute an extended alphabet, a new arrangement of sounds and signs and a new way of spelling? The thing was wholly unnecessary, and the idea revolutionary and abominable. This, now, sounds like nonsense, but it is sober history. Phonographers contended that a brief, philosophic and universal system of writing was an urgent need; that the Roman alphabet was unnecessarily cumbrous, deficient, yet redundant; that the accepted spelling was utterly lawless, time-wasting and barbarous; that phonography was an easy, strictly philosophic, yet expeditious, representation of speech, and the reading of it as certain and uniform as the use of the Arabic numerals. But the old fogies abused us and misrepresented our claims in the newspapers, for many years, with a steadfastness and energy that now seem equally amusing and absurd. But this was not the worst of it. Phonography was but part of a scheme to reform English spelling; the innovation was to apply to printing as well as writing. The phonetic scheme took the Roman alphabet as its basis, and supplemented it with new letters to represent sounds that were unprovided for. With an alphabet of forty letters, it was contended, speech could be presented to the eye, as the tongue gives it to the ear; the anomalies of English spelling could be avoided; the acquirement of reading and spelling rendered a mere pastime; books would be made accessible to the masses, and general education rendered possible. The very hopefulness of the prospect aroused much opposition, especially from the educated Britisher.

* * * * *

My labors in England were confined to lecturing on "Phonography and Phonetic Printing," teaching phonography in colleges and schools, and to pay and free classes, and conducting large free-classes in phonotypy and phonetic drill. I did no professional reporting. At every lecture, however, we introduced illustrations of verbatim writing. My brother Henry was exceedingly expert in reporting not only English, but foreign languages. One of my favorite experiments—introduced to show that the reading of phonography, unlike the old systems of shorthand, was not dependent on memory—was to read a passage of two or three hundred words backwards, then for my brother to read his notes backwards, when the sense would be apparent, and the legibility of phonography demonstrated in a very practical manner.

When I settled in this city my labors were almost entirely

confined to publishing instruction-books, and editing and publishing the *Phonographic Magazine* and *Phonographic Reporter*. I did, however, report one memorable patent law case in 1855, tried in this city before Chief Justice McLean, and Associate Judges, wherein McCormick, of reaping machine fame, was endeavoring to suppress some half dozen defendants, who were alleged to be infringing his patents. McCormick, indeed, was seeking the monopoly of the world for his machines. You may judge that the case was deemed of some importance when I mention that Edwin M. Stanton (afterwards our great War Minister), Reverdy Johnson, and the then unknown Abraham Lincoln, Harding (of Philadelphia), and Dickinson (of New York), were among the counsel engaged in this case. Except at rare intervals I confined myself to the publication of my works on phonography from 1854 to the breaking out of the war. Our great civil strife closed our colleges, and almost stopped the sale of my works for two years, and wholly in the South for more than four. In 1863 I commenced to report for the Government. My first case, which I remember I undertook with great reluctance, was the Court of Inquiry into the military conduct of Major General Buell, and which report you may remember very mysteriously disappeared from the War Department, and when, many years after the trial, inquiry was made in Congress for the record, it could not be found, and an Act of Congress was passed, authorizing me to retranscribe my notes, which, I may here say, was done by my amanuenses without my having to write or dictate a single word. This investigation made a solid pile of legal cap twenty-four inches high, in addition to a vast pile of orders, letters and telegrams. I reported, with able assistants, many of the State trials and Congressional investigations that grew out of the war: the Lincoln assassination trial, the Sons of Liberty and the Ku-Klux trials, etc. I may here mention as an incentive to encourage habitual care and precision in reporting, that the most profitable part of my work grew out of the fact that my notes were legible to my amanuenses, some of the lengthy trials and investigations which were printed having been transcribed without my writing or dictating a word, the whole transcription being done by assistants who deciphered my notes with ease.

In conclusion, Mr. Pitman recounts how his devotion to the beautiful art of shorthand naturally led him into, his work in connection with the Cincinnati School of Design, in which capacity he is widely known. His phonographic business is now managed by a partner, and is stated to be in a prosperous condition.

TECHNICAL DISCUSSIONS.

FROM EXHIBIT. CONTINGENT ACCOUNTS.

At the first thought one would think that nothing of a "contingent" nature could enter into the accounts of a book-keeper; yet such is the case. The greater part of the accounts must be of an absolute or incontinent character; but personal accounts may occasionally arise whose value, at the time of adjusting the accounts—*i. e.*, of closing the accounts—cannot be definitely ascertained. An account may be valueless, or have its full face-value, or be worth an intermediate value. How can it be given this contingent character, and yet be in harmony with all the other accounts?

To meet the case we must create another account,

which shall possess the same degree of contingency as the account in question.

Theoretically, we must first extinguish the personal account in question, and, afterward, revive it, giving it, at its new birth, a contingent character.

Take the following as an example:

Brown. |
40. |

Now, extinguish Brown's account by the following entry:

Profit and Loss acc't. | Brown.
40. | 40.

Next, revive it by the following:

× Brown. | Contingent Customers' acc'ts.
40. | 40.

The accounts now will be on the ledger:

BROWN ACCOUNT.
40 | 40

PROFIT AND LOSS ACCOUNT.
40 |

× BROWN ACCOUNT.
40 |

CONTINGENT CUSTOMERS' ACCOUNT.
| 40

The two accounts having a contingent character are, × Brown, and Contingent Customers' account.

In practice, the following entry will cover the whole ground:

Profit and Loss. | Contingent Customers' acc't.
40 | 40

and marking the Brown account to show it is contingent. The accounts will then be—

× BROWN.
40 |

PROFIT AND LOSS ACCOUNT.
40 |

CONTINGENT CUSTOMERS' ACCOUNT.
| 40

Let us now suppose that \$15 have been collected from Brown in cash, and that \$25 are a complete loss. The entries to effect this will be:

Cash. | Profit and Loss.
15 | 15

Contingent Customers' acc't. | Brown.
40 | 40

The accounts will then be:

BROWN.
40 | 40

PROFIT AND LOSS.
40 | 15

CASH.
15 |

CONTINGENT CUSTOMERS' ACCOUNT.
40 | 40

I believe that this solution covers every point which can arise.

CHARACTERISTICS OF THE FIGURE 9.

From G. W. E., Levenworth, Kan.

One characteristic of the figure 9 not mentioned in

the article in No. 53 of THE BOOK-KEEPER is this: it can be used as a proof in multiplication. Take the following as an illustration:

Multiply

$$\begin{array}{r} 7824 \\ 2675 \\ \hline 39120 \\ 54768 \\ 46944 \\ 15648 \\ \hline 20929200 \end{array}$$

$$\begin{array}{l} 7+8+2+4=21 \div 9=2 \text{ Remainder, } 3 \\ 2+6+7+5=20 \div 9=2 \text{ " } 2 \\ 2+9+2+9+2=24 \div 9=2 \text{ Remainder, } 6 \end{array}$$

Add together the figures in the multiplicand, divide by 9, and set down the remainder at right of multiplicand; then add together the figures in the multiplier, divide by 9, and set down the remainder at right of multiplier; then multiply these two remainders together, divide the product (if large enough) by 9, and set down the remainder as the proof figure. Now, then, add together the figures in the product, divide by 9, and the remainder should be the same as the proof figure.

I have used this method as a proof, and find it very practical.

REAL ESTATE BOOK-KEEPING.

From VETERAN.

Replying to "Namnep," p. 294. The entries given are:

(1.) Wilson | Rent Rec.
(2.) Cash | Wilson.
(3.) X | 749 Bertine St.

but in posting the third entry there seems an error in the notation; "X | 749 Bertine St." is referred to "Wilson |," instead of "X |." (I am using "Graphite's" abbreviations for "Dr." and "Cr.")

Now, "Namnep" asks a name for the unknown account, X. There are two answers which occur to me:

I. Without going back of the questions, X might be called "Collections."

II. Substitute for the third entry the following:

"Rent Rec. | 749 Bertine St."

Abolish X account. While Rent Receivable shows a credit balance, there are rents due but uncollected. When Rent Receivable account is closed, all rents have been collected.

The account here designated as "Rent Receivable," under the latter treatment, is a peculiar one. Its purpose is to offset the claim against the tenant and prevent rents merely due, but uncollected, from figuring in the balance-sheet as assets. It is necessary to enter "Wilson |," in order to keep track of how he stands; but (on the theory of the present example) we do not value personal claims receivable; therefore, we use "Rent Rec." as an offset. This cancels all value in Wilson's account, as far as our own estimate of our business status is concerned.

This is precisely analogous to the "Suspense" or "Doubtful Debtors" or "Contingent Losses" or "Delinquents" account in mercantile book-keeping, of which we have had so much discussion. The difference is that merchants only apply this principle to bad cases

"Namnep" applies it to all. The merchant considers all claims as *prima facie* good; the rent-agent considers them all as *prima facie* worthless. The customer is assumed to be solvent; the tenant is assumed to be insolvent—until each proves the contrary.

In keeping rent accounts for an estate, this is generally necessary, because the executor or trustee can only be compelled to divide the income when actually realized. But in case of an individual owner, it seems to me better to treat claims against tenants as resources, in the first instance. This does away with the "Rents-Receivable" and "X" accounts, and the two entries required are:

1. Wilson | 749 Bertine St.
2. Cash | Wilson.

The total amount of rents earned and the total standing-out uncollected are shown in the balance-sheet by aggregation of similar items.

Where a number of pieces of property are held and rented, it would seem much more scientific to keep a general ledger, showing total results; and a rent ledger, showing details. The principal accounts of the general ledger would be, "Tenants," "Rent-earnings" and "Expense." Models of the rent ledger have been given in Nos. 16 and 17 of THE BOOK-KEEPER.

I do not like the title "701 Bertine St." as the name of an account of the *income* derived from the *use* of that property. "Rent of 701 Bertine St." would be better. The entry

" | Horses "

should mean that we have *parted with* property of that kind, and

" | Real Estate "

should mean that we have *disposed of* landed property.

[We would refer, also, to "Exhibit's" article in the present number on "Contingent Accounts," for a scientific explanation of the class of offsetting or neutralizing accounts, to which "Veteran" alludes above.—EDS.]

REAL ESTATE ACCOUNTS.

From M. S. W., New Haven, Conn.

I am very much pleased with THE BOOK-KEEPER as it is at present conducted. It is often amusing as well as instructive to note the different solutions of problems proposed. It serves to show the difference possible in the treatment of the same question by different

persons; in short, it affords a fine opportunity for the study of human nature. Now, it may be owing to natural obtuseness, or whatever the reason may be, I fail to see the necessity that "Namnep," in the issue of September 12th, seems to think, exists for such a complicated system of entries as he shows with a single transaction in real estate. My idea would be to name his "X" and "Y" accounts "Rent" account—putting both into one, and journalize and post the entries he mentions, as follows:

Rent account (1 month.....Dr.	\$25.		
To 749 Bertine St., James Wilson....		Cr.	\$25.
Cash (1 month's rent).....Dr.	25.		
By Rent account (James Wilson).....Cr.			25.
749 Bertine Street.....Cr.			10.
Expense—plumbing by W. Watson..Dr.	10.		
Cash, paid W. Watson, for plumbing.....Cr.			10.
749 Bertine Street.....Dr.	10.		

By this means the transactions are condensed into four accounts, instead of employing eight. If it is thought necessary, additional accounts may be opened with Wilson and Watson; but I should prefer not to do this unless it become unavoidable.

MATURITY OF NOTES.

From H. A. D., N. Y. City.

In a recent number of THE BOOK-KEEPER, "Stratton," of New York, asks the following question: If I give a note, dated August 30th, 1882, payable six months after date, upon what date does it become due? In answer I say that, inasmuch as the time of the note is expressed in months, calendar months should be used to determine the date of maturity, allowing three days of grace, unless otherwise stated in the contract. Consequently, the note would become due March 3d, 1883; *i. e.*, February 28th, with the three days' grace added.

I will also state that the same rule applies to the question asked by L. in the same number. For instance: a note dated February 28th, at one month, would mature on March 31. A note dated March 31st would be due May 3d, and a note dated April 30th would become due June 2d.

From M. S. W., New Haven, Conn.

In reply to the inquiry of L., Poughkeepsie, I would say that practice may vary in different places. At the bank where I do my business, and I think, in this city generally, the rule is to consider a note that runs through February the same as one running through any other month. It will mature on the third day after the day numbered with the date. That is to say, a note dated January 28th will mature March 3d; one dated February 28th will mature March 31st, supposing in this case that February has twenty-eight days. By this rule, "Stratton's" note, dated August 30th, 1882, at six

RENT ACCOUNT.		749 BERTINE ST.			
James Wilson.. 25	Cash..... 25	10	J. Wilson..... 25	10	
CASH.		EXPENSE.			
25	10	10			

months, will mature March 3d, 1883. The interest or discount would, of course, be computed for the number of days between date and maturity absolutely without reference to the number of months.

OPENING A STOCK-LEDGER.

From O. E. O., Hamilton, Ontario.

In regard to J. R. B.'s inquiry as to the opening of a stock-ledger, in No. 51, and R. B. K.'s reply thereto, in No. 52, of THE BOOK-KEEPER, I say that (if I may be permitted to differ with the latter personage) a stock-ledger should and does take into consideration

credit of his account from the subscription-book, and entered in Cr. of share column. On the 10th of the same month a call of 50% is made, and paid by our friend Smith. The amount paid (\$5,000) goes to his credit through the cash-book in the usual way, and to the credit of Capital-stock account in the general ledger, by means of a double post; or, at the end of the month, from the footing of a special column in the cash-book devoted entirely to stock-payments. It is needless to add that the stock-ledger is not taken into consideration in balancing, but is used only as a supplementary book for the purpose of keeping track of stock and its transactions. At the credit

of capital-stock in the general ledger will be found the amount required for the purpose of balancing.

To continue my explanations and show the usefulness of the method I suggest, suppose, for the sake of argument, we assume that on August 10th Smith sells half of his stock. The transfer is only made in the book kept

DATE. 1881.	PARTICULARS.	SHARES.		BAL.	FOL.	DR.	CR.	BALANCE	
		DR.	CR.						
Apr. 1	By Subscriptions.....	..	100	..	..	..	..	..	..
Aug. 10	By Cash	..	..	..	C.49	..	5,000	..	..
	To Transfer, No. 15..	50	..	50	J. 60	2,500	..	..	..
	To P. Harrison	..	..	..	..	..	..	2,500	..

the money value of the stock—at least so far as my experience goes. Such a book or record as he mentions would be only a share-ledger. If, as he says, from 10% to 100% may have been paid upon the subscription, how or where does he find any record of the amounts paid, except in the Capital-stock account in the general ledger? and where does he find the amount paid, upon which to arrive at the amount of dividend (should any be declared) payable to each individual stockholder? It is not always convenient to turn up the stock-certificate book to find what amount has been paid; besides, there may have been several calls made and paid upon the stock, and the last certificate would show the full amount paid, cancelling all former issues. This would necessitate turning back through the whole stock-certificate book to find the amounts paid and when.

For the benefit of J. R. B., I would suggest the accompanying form for a stock-ledger. So far as my judgment goes, I find it a simple, and at the same time a most convenient, method—showing at any time the number of shares held and the amounts paid thereon by any individual member.

Thus, when you wish to open your stock-ledger: take your subscription-book, and enter to the credit in the shares column the number subscribed for by each shareholder. When a call is made and paid, the amount so paid is passed to credit. To follow out the illustration: On April 1st, John Smith subscribes for 100 shares. This is posted to the

for that purpose. The number of shares sold are posted through the transfer-book to the debit of the share column in Smith's account in stock-ledger, and the balance carried out shows the number of shares still standing to his credit to be 50. Through the journal the amount of the money value of the shares so disposed of is charged to Smith and credited to Peter Harrison, the purchaser, leaving the former account with \$2,500 credit—being 50% of amount of stock now held by him. Thus we have at the same time a share-register and a stock-ledger. If it would be thought more convenient, we might also have a "dividend" column, but this I scarcely think necessary. The calculation of the amount of dividend can be made in pencil upon the margin of each account, and from there taken off into the dividend-book,

ILLUSTRATION OF INDEX FOR CITY CUSTOMERS.

A.

Adams, Edward N.
U. S. Ex. Office. h No. 29 Meigs.
Armand, Anson C.
h No. 6 Stillson. No. 14 E. Main.

B.

Bacon, Theodore.
No. 14 Gibbs St.
Baker, Geo. L.
No. 55 W. Main. No. 48 Sophia.

ILLUSTRATION OF INDEX FOR OUTSIDE CUSTOMERS.

A.

ALBION, N. Y.
Jay H. Sweet, Drugs.
N. Y. C., or Am. Ex.
Mrs. E. A. Graham, Fancy Goods.
Am. Ex.

N.

NAPLES, N. Y.
M. A. Shurbin, Gen. Dealer.
N. Y. & Erie, or U. S. Ex. to Woods Sta.
L. Tobey & Son, Dealers.
W. L. Sprague, Photographer.

where such is used, or to a sheet made out for that purpose.

I should very much like to see this subject more fully discussed, and trust that the practical readers of THE BOOK-KEEPER will present their opinions.

INDEXES.*

From WYNKOOP, Rochester, N. Y.

As the subject of indexes seems to be in order, I will, without a lengthy introduction, state that, in my business, I have been using a couple of vowel-indexes, a description of which may not be without interest.

One of these I use as a reference for "city customers," and the other I use for "outside customers." The first index enables me to tell the porter, or anyone else, the street and number, without having to refer to the directory and looking over a great many names that I do not want. The index also shows me where the bill is to be presented. For example, an entry on the index is:

JOHN BROWN.
No. 50 State. No. 90 Platt.

This shows me both the place of business and also the residence. Should it happen that I am directed to send the bill to the house, the order would be reversed and would read thus:

JOHN BROWN.
No. 90 Platt. No. 50 State.

This enables me, at a glance, when making out monthly bills, for example, to tell where to address them.

The index I use for "outside customers" is made by arranging the places in alphabetical order. Under the names of the customers, at the different places, I state the directions for forwarding goods. Thus:

ALBION, N. Y.	ANGELICA, N. Y.
Jones Jones,	Silas Smith,
N. Y. C., or Amer. Ex.	Erie R. R., or U. S. Ex.

By this plan I am enabled to give the shipping-clerk directions how to forward goods, and save the time that would be occupied in looking-up the order, etc. Another advantage derived is, that it saves the salesman the mortification of asking the name of a customer whose address he may, perhaps, well know. To illustrate this point: Suppose a customer comes in whose address is known to be Albion, but whose name cannot instantly be called. The salesman simply turns to Albion in the index and finds the name. If any readers of THE BOOK-KEEPER are using a similar plan I should be pleased to see their communications published.

MATURITY OF ACCOUNTS.

From F., Dover, Delaware.

Though, to your correspondent, I suggest the tickler, there may be better methods than those given below. A tickler is nothing more than a diary. It may be made to suit the demands of the occasion, or it may be bought in the shape of a diary, from any

stationer. One should be employed in which entries can be made for 365 days. The same book can be used for bills-payable, bills-receivable, and also for accounts. The several entries may be distinguished by marks in the margin: "P," for payable; "R," for receivable; and "A," for accounts. All notes should be carefully calculated, and their maturities entered under their respective dates. If preferred, a tickler may be used for each account. Open an overdue paper account in the ledger. Bills not paid at maturity, credit to bills-receivable, the same as if they were paid and charged to overdue paper account. By this means all the overdue paper is before the eyes of the accountant, and will appear conspicuously in his trial-balance.

STOCK-DIVIDENDS.

From HUB, Boston, Mass.

"Union Pacific" is all wrong when, in your issue of September 26th (No. 54), he says, in reply to C. W.: "When he sells it [meaning the 10 shares R. R. Stock] it will be time enough to make entries." I hold that C. W. ought to make an entry when he obtains the 10 shares, and not wait till he sells them. The entry should be: "R. R. Stock Dr. to Profit and Loss." Profit and Loss is credited because nothing tangible was given in return for the 10 shares. If he had paid cash for them, the entry should read: "R. R. Stock Dr. to Cash." The amount entered should, in the first place, be market value; in the second, actual amount paid for the stock.

JOURNAL RULING.

From C. C. HICKS, Rochester, N. Y.

Herewith is a plan of journal I am using, with entries sufficient to make it understood. The business with which I am connected is one of immense detail, as we have direct dealings with over 11,000 firms in this country and Europe. I have made it a study for years to reduce the labor of book-keeping to the smallest possible limit, and at the same time have the entries clear and to the point. (See illustration on next page.)

In No. 43 of THE BOOK-KEEPER "Scribe" desires the opinion of those having had experience in using the impression copying-book as a sales-book and posting direct to the ledger. I had intended ere this to have given him, in this matter, the benefit of my experience. I use the regular bill-head for the original entry; then, with the copying-press, a transfer is made from this to the impression copying-book, and posting direct to the ledger. I place on this copy, with a blue pencil, the folio of the ledger—placing in the ledger the folio on which this copy appears. I use blue pencil, from the fact that I find it marks clearer than any other color. On the first of each month I find the total sales from this book, which amount is placed on a slip of paper, and an impression-copy made under and next to the last bill included in this total, and placed in the journal. The invoice-book is handled in the same manner. Each invoice is audited as soon as rendered, and the account to which it is chargeable is indicated on the invoice with the blue pencil, thus: if to Expense account, "E/a"; if to Merchandise, the letter "M";

* See illustration on preceding page.

The plan which I submit is one in which I am using, and, for want of a better name will call, a Journal, which I think will fully explain itself.

CARD-INDEXES.

Referring to the article in No. 52 of THE BOOK-KEEPER, regarding card-indexes, I regret your correspondent failed to say where one could be seen in actual operation. It seems to me that a drawer full of small cards would be a hindrance to rapid posting, and the drawer itself be in the way. Suppose a drawer containing 5,000 names is upset. What a "state of mind" would be produced thereby! So far, I have seen nothing better than the Burr, but that is far from being a perfect index. Where can I see a card-index?

From E. C. Rooks, St. Louis, Mo.

I am keeping books for a manufacturing concern and follow the same method I would use in keeping the books of a mercantile establishment. Until recently I thought this was perfectly correct. It appears to me that it would be a disadvantage rather than an advantage to keep an account with raw materials. Why not charge purchases of raw materials direct to the Merchandise account, as they would certainly have, in the end, to go there?

I should like the opinion of your readers on this subject ; and, further, I would like to ask the readers of THE BOOK-KEEPER for an expression of views on plans of posting the Merchandise account. My practice has been to post each item, but this requires so many entries that my Merchandise account soon fills a

small-size ledger. I should like to adopt some shorter method.

DECISIONS IN COMMERCIAL LAW.

From *Bradstreet's*.

Exemption laws are not applicable to the goods of a partnership, in the opinion of the Supreme Court of Minnesota, in *Baker vs. Sheehan*, decided in June.

A discharge in bankruptcy does not extinguish a debt of the bankrupt, but it is a bar to any recovery of it, in the opinion of the Supreme Court of South Carolina, in *Wilson vs. Kelly*, recently decided.

Fraud must be clearly proved either by direct evidence or by circumstances which bring the mind to a definite conclusion that a fraud has been effected, in the opinion of the United States Circuit Court, at Chicago, in *Babbitt vs. Dotten*, decided in May.

A sheriff must levy under an execution delivered to him; it is of no concern to him that it was fraudulently obtained; the defendant in the execution must seek the proper remedies for his relief, in the opinion of the Supreme Court of Minnesota, in *Baker vs. Sheehan*, decided in June.

An attorney-at-law has no lien on a claim for damages when the amount to be paid is not fixed, and he cannot prevent the settlement of the case by the client, and the dismissal of the action, in the opinion of the United States Circuit Court, at Denver, Col., in *Swanston vs. The Morning Star Mining Company*, decided in June.

A creditor must bring his bill to set aside a fraudulent deed of his debtor within the time limited by law, and the statute of limitations will begin to run from the time the deed is recorded, or from the time he has notice of the conveyance being made, in the opinion of the Supreme Court of Missouri, in *Hughes vs. Little*, decided in March.

A managing officer of a bank used the funds of the bank to buy some land, and when he died he left the land to his wife in his will. The receiver of the bank, which had become insolvent, then brought an action to recover the property, *Bank of Statesville vs. Simonton*, and the Supreme Court of North Carolina, at its present term, decided in his favor. The Chief Justice, in the opinion, said: The fund used by the officer was the property of the bank, and the land bought became charged for its payment.

In an action upon a promissory note the maker set up as his defense that he signed the note supposing it to be only a receipt for a plow sold to him by the payee, and he testified that the agent of the payee assured him that the paper was such a receipt only, and that, so believing, he made his signature. In this case, *Mackey vs. Peterson*, the Supreme Court of Minnesota, in July, through the Chief Justice (Gillfillan), decided that the defendant was liable on the note.

Where a party, through neglect of precautions within his power, affixes his name to that kind of paper without knowing its character, the consequent loss ought not to be shifted from him to an honest purchaser of the paper. Tested by this rule, the facts which defendant offered to prove would have been no defense. He signed the paper voluntarily. He was under no controlling necessity to sign without taking such time as might be needed to inform himself of its character. One who, without any necessity, so misplaces his confidence ought not to be heard to claim that the paper he is in consequence misled to sign should be taken out of the rule protecting commercial paper.

NOTES FROM THE EDITORS' TABLE.

Several of our correspondents employ, in the present number, the notation suggested by "Graphite" in No. 53 of THE BOOK-KEEPER: "A | B," for "A Dr. to B." The convenience of the abbreviation, as well as its more scientific character, in eliminating the literal meaning of "owing" and "trusting," has evidently commended it to the readers of THE BOOK-KEEPER, who are quick to see a good thing. The idea is not entirely new with our friend, as many have expressed the relation of Debit and Credit by setting the respective titles to the left and right, and it may have occurred to many to divide them by a stroke. Yet "Graphite" deserves the credit—we beg pardon,

| "GRAPHITE,"

for enunciating and formulating the principle. We think it may be further amplified and extended.

We certainly need, in many respects, a more thoroughly understood set of terms and symbols in book-keeping and in technical discussions. The names of our books; the titles of our accounts; the meaning of such words as "cash," "suspense," "expense," are more or less vague and ambiguous. We lack a word for the Italian and German "*saldo*"; French, "*solde*"—meaning, the remainder or net result of an account, what is usually but not quite correctly termed the "balance." In due time, through the medium of THE BOOK-KEEPER, these ambiguities will be removed, and a standard nomenclature adopted for the science of accounts.

Herbert Spencer speaks of knowledge as always passing in its development through the three following stages:

1. The Unanimity of the Ignorant;
2. The Disagreement of the Inquiring;
3. The Unanimity of the Wise.

Book-keeping has certainly left the first stage behind, and from the "disagreement of the inquiring" we are beginning to attain some solid principles upon which we may wisely be unanimous. THE BOOK-KEEPER welcomes all possible varieties of opinion and all forms of inquiry, always having in view the agreement which will at last result from established principles. But with thorough unanimity as to the principles, there will still

be room for the greatest variety in their application, and we have no fear of accountantship becoming other than a progressive science.

There have been collections and collectors of many kinds and of many things: of flowers, and of birds; of coins, and of crockery; of postage-stamps, and of pictures. We have, for the last two years, been collecting the autographs of intelligent book-keepers—in our subscription-book; and our collection is one we are proud of. We have now in contemplation a plan for a collection of a new kind—one in which all our readers can, and we trust will, co-operate. It is to be a collection of specimens of all the forms of account-books used in the United States. The plan is ambitious, and has not been fully worked out in all its details, but we believe that we can carry it through, and give to our readers an encyclopædia of account-forms, such as has never been attempted. We shall place in a classified form, according to their peculiarities, for example, all the *genera* and *species* of cash-book furnished us by our friends, and these will, we think, cover the entire field. We should not republish the exact materials given, nor (probably) the names of contributors. When the proper time comes, we shall issue a call for specimens in some one division of our Herbarium.

Among the standing committees, into which the members of the Council of Accountants and Book-keepers are divided for the purpose of effective work, is one on lectures and entertainments. This Committee met for organization and preliminary work a few evenings since, and as an evidence of the efficient manner in which it has entered upon the discharge of its duties, we are authorized to announce that a lecture will be delivered at the next meeting of the Institute, October 16th. In thus commencing promptly one of the most important branches of the practical work of the organization, the members of this Committee show themselves alive to the duties intrusted to them.

The Institute of Accountants and Book-keepers, in some features of its organization and the object in view, is not unlike many of the associations among scientific men. It contemplates mutual improvement among its members and the collection and dissemination of information, where practicable, on the general subject of accounts. It will probably acquire a library; lectures will be delivered at its meetings, and discussions of topics of interest to accountants will undoubtedly be a prominent feature of its work. Other societies, organized for similar purposes in other lines of investigation and employment, find it desirable to publish their transactions. The question therefore arises, What is it desirable for the Institute to do in the way of preserving the papers read, and lectures delivered, before its meetings? Should the transactions of the Institute of Accountants and Book-keepers be published the same as the transactions of the various engineering

societies, for example? Or is some other course preferable?

These questions will, no doubt, come up for discussion at no very distant day. In the meantime a brief account of what a society of foremen and draftsmen in one of the large manufacturing centers in Connecticut is doing, will not be without interest. This Association was formed for the purpose of investigating, in the interest of its members, questions, concerning which information is not generally obtainable from books. A subject is therefore agreed upon, as the order of business for a given meeting, and each member comes forward with all the information he has been able to secure. The several reports are presented in this way, and after discussion, in which every point is supposed to be made clear, the whole matter is referred to some one member, selected for his special fitness with reference to the subject under consideration, for condensation and official publication. His duty is to sift and arrange, so as to present the net results in the smallest possible form. When his report has been sanctioned by a vote of the Society, it is printed by the Hectograph process upon cards, adapted to use in a card-index. By this means each member is furnished with a copy of the net results of each investigation, and soon has at his command material which is invaluable to him, on account of its originality and because it is of a character, in most cases, having a special bearing upon his business.

We do not exactly see how this system could be made to apply to the work of the Institute of Accountants and Book-keepers, and yet some modification of it might adapt it to the purpose. The bulk of book-keeping forms, and the length of explanations necessarily accompanying them, would seem to render a card-index system inadequate, if not absolutely impracticable. Yet some plan that would foster investigation into questions in which book-keepers are interested, and at the same time preserve a record of the results of the work done, is very desirable. Perhaps the Committee on Lectures and Entertainments have given this subject consideration, and will be ready with a recommendation at the next meeting. If not, we hope some other member will have something appropriate to propose.

The good likely to be derived from some system of co-operative investigation in matters of book-keeping can be easily illustrated. Suppose, for example, the subject chosen be the system of accounts in a newspaper-publishing establishment. Suppose, further, that a half dozen members volunteer for the work, and, agreeing among themselves, proceed in different directions to find out what is being done, and upon the strength of their discoveries to base reports for consideration and discussion. One, inquires into the general system of accounts practiced in the *Herald* office. Another, investigates the *Times*. Perhaps one seeks information of the *Harper's* upon this point, while still another investigates the mechanical weeklies. The

other volunteer work in other directions. Six good reports of systems in use in representative establishments are finally submitted. Who is there that is not prepared to acknowledge such an effort as a very valuable contribution to the literature of accounts? If the several reports should be carefully edited and published, the pamphlet would undoubtedly command attention. If accompanied by the outline of an ideal system, devised by some expert accountant, in view of the needs of publishing-establishments, derived from the reports of methods in actual use, it would be still more valuable.

These thoughts are suggested by some consideration of the possible work before the Committee on Lectures and Entertainments. We have no desire to forestall it nor to hamper its usefulness, but if suggestions are in order, perhaps we can offer some. It may be objected that all we have suggested so far involves work, hard work, and considerable of it. This is undoubtedly true; but, on the other hand, there is very little to be accomplished in this world without work, and we have only pointed out some work that can be done with advantage to the general brotherhood of accountants.

PUBLISHERS' DEPARTMENT.

MAGAZINES FOR OCTOBER.

In *The North American Review*, for October, the leading article, entitled, "A Coming Revolution in England," is from the pen of the English radical, Mr. H. M. Hyndman. In it the author gives a gloomy picture, indeed, of the condition of the lower classes—a picture which there is every reason to believe is not too highly colored. Dr. Schliemann presents, in this number of the magazine, a very interesting account of "Recent Discoveries at Troy."

In the *Atlantic Monthly*, for October, Mr. Thomas Hardy continues his serial, "Two on a Tower," and several chapters are added to "The House of a Merchant Prince," by Mr. Henry Bishop. The portion of "The Nation of the Willows" presented is of such a nature as to keep up the reader's interest. The greater part of the poems in this issue are studies of nature. This seems to have become the usual theme of poets in publications of the present day: whether from a real sympathy with nature, or a despair of dealing with life's experiences, and disgust with its sentimentalisms, is somewhat difficult to tell. Prominent among the book reviews the "Salon of Madame Necker" is of special interest, as dealing with the notable mother of a famous daughter.

The Popular Science Monthly, for October, opens with an extended article upon "Massage," by Douglas Graham, M.D. A perusal of the article leaves the impression that "Massage" is a remedy requiring much scientific knowledge, as well as skill, for its successful application. Among the other articles, "What are Clouds?" "Explosions and Explosives," and "Delusions of Doubt" are ably penned; and an article on "The Utility of Drunkenness" seems to be half in joke, half in earnest. The writer applies the theory of "the survival of the fittest" to the subject, and argues that

since the old customs which rendered heavy drinking a social duty have passed away all human beings who are fit to survive, as members of a civilized community, will spontaneously avoid intemperance, while those who are capable of a general self-restraint, demanded by an advancing civilization, are provided, by alcoholic beverages, with the means of "happy dispatch." This is a very pretty sounding sentiment, but it is scarcely in accordance with experience.

The frontispiece for *St. Nicholas*, for October, is a cut, by S. Davis, of W. T. Smedley's "When we Were Boys," which was at the Black and White Exhibition last season. The serial, "Donald and Dorothy," by Mary Mapes Dodge, conductor of the magazine, is concluded in this number. A somewhat amusing illustrated article is Hjalmor H. Boyesen's "The Famine Among the Gnomes"; "A Picus and His Pots," by Maurice Thompson, deals with a bird called the sap-sucker or *Centurus Carolinus*. The illustrations are by John S. Davis. Mr. Charles Barnard presents a very readable article on "Learning to Ride." An entertaining story for the little folks is Frank R. Stockton's "The Sisters Three and the Kilmoree." The tenth paper of "Stories of Art and Artists," by Clara Erskine Clement, is presented, and from the pen of Elizabeth Hall we have "A Story of a Very Naughty Girl; Or, My Visit to Mary Jane." A very entertaining story for the boys is, "The Captain of The Orient Base-Ball Nine," which is contributed over the name of C. M. Sheldon. Daniel C. Beard tells "What can be Done with a Handkerchief," as a means of amusement, and Mrs. Abby Morton contributes a drama for children, entitled, "A Surprise Party." Among the poems are, "A Realized Hope," by Clara Louise Burnham; "To the Author of Jabberwocky," by E. P. Mathews; "The Queen's Repartee," by Jay Allison; "Little Guido's Complaint," by Margaret J. Preston; "The Riddle," by M. P. D., and "Bakertown." This issue of the magazine contains the Index for Part II. of Volume IX., covering the period from May to October, 1882.

The frontispiece in the October number of *The Century* is a fine portrait, by Cole, of our martyred President, Abraham Lincoln. This, and a picture from a photograph, taken March 6, 1865, accompanies a very interesting contribution, entitled, "Two Portraits of Lincoln." Prominent among the illustrated articles is Charles H. Farnham's "Gibraltar of America," and "Life in a Mexican Street," by Robert H. Lamborn. "The Corcoran Gallery of Art," at Washington, D. C., founded by the generosity of Wm. W. Corcoran, appears over the name of S. G. W. Benjamin. In his account of the Gallery, Mr. Benjamin has mentioned only such works as seemed most important. E. V. Smalley contributes a third paper on "The New Northwest," and pictures, in pleasing language, the country from the Rockies to the Cascade Range. Francis A. Walker, Superintendent of the late Census, presents a paper on "The Growth of the United States." "The Negotiations for the Obelisk," that now stands in Central Park, New York, is a very entertaining contribution, by E. E. Farman, at that time Agent and Consul-General of the United States at Cairo. Corn harvesting in the South, is described in a pleasing manner by David C. Barrow, Jr., in "A Georgia Corn-shucking." Charles C. Leland has a very entertaining and timely paper on "Hand-Work in Public Schools." In this number of the magazine, the serial, "A Modern Instance," which was commenced in the December number, by W. D. Howells, is

INSTITUTE OF ACCOUNTANTS AND BOOK-KEEPERS OF THE CITY OF NEW YORK.

INCORPORATED JULY 28th, 1882.

ORGANIZED MAY 10th, 1882.

OFFICERS FOR 1882.

President: Edward C. Cockey. *Vice-President:* Albert O. Field. *Secretary:* Thomas B. Conant.
Financial Secretary: Joseph Rodgers. *Treasurer:* A. Garrison.

Executive Council:

Edward C. Cockey, Albert O. Field, Harvey S. Ogden, Joseph Hardcastle, Clarence Rudyard, E. J. Graetz,
A. O. Kittredge, Chas. A. Underhill, Selden R. Hopkins, W. E. Nason, Peter Lowe,
William Calhoun, Charles E. Lucas, William G. Allan.

Examining Committee:

Joseph Hardcastle, *Chairman*; Edward T. Cockey, *Secretary*; William Calhoun, A. Garrison, Harvey S. Ogden.

Board of Audit:

Thomas S. Burr, William F. Burns, J. U. Underhill.

Blank Applications for Membership may be had of any Member of the Institute, or by applying at the Rooms of the Association, 29 Warren Street, New York City.

completed, and Frances Hodgson Burnett adds another chapter to "Through One Administration." Frank B. Carpenter tells, in stirring language, "How Lincoln was Nominated," and the exciting scenes which took place on that occasion. Among the other interesting articles to be found in this issue are, "Some Letters of Charles Lamb to John Howard Payne," with a preface, by R. S. Chilton; "Five Hundred Dollars," by C. H. White, and "An Inspired Life," in which William P. Andrews presents a brief sketch of the life of Jones Very, the poet. "Summer Drought," by J. P. Irvine; "The Minstrel of Castle Garden," by Hjalmar H. Boyesen; "My Spring," by Sidney Lanier; "The Dead of Night," by Robertson Trowbridge, and "It is not Yesterday," by S. M. B. Piatt, are among the poems. Under "Topics of the Time," some remarks by the editor are given concerning *The Century's* First Year under its New Name. As usual, the various departments are interesting and instructive.

not till then." The Esterbrook steel pens, however, will not have to wait for fame, for they are now the most popular pens in use.

TRIAL-BALANCE BOOK.

Edwin B. Hutchinson & Co., of Detroit, Mich., manufacture an improved trial-balance book, which seems ingenious and practical. We should call it a combined Index and Trial-balance Book. Half the width of the book is an index, opening in the usual form; the other half is a removable pad of money columns opening "from you," like legal cap. The two parts correspond line for line. You may use one pad for several balances and when full you may insert another pad, and thus never have to rewrite your titles until you require a new index. We think the book would be improved by omitting the left-hand cover altogether or making it very flexible. The device is patented.

Our attention was accidentally called to this invention, one of the editors having, in a Boston book-store, seen and purchased a copy, and since used it in practice. We are always glad to have the proprietors of specialties for book-keepers send us specimens for notice.

BUSINESS NOTICES.

"Sir," replied the critic would-be poet, "your poems will be read when Milton's and Shakespeare's are forgotten—but

BRAIN AND NERVE FOOD.

VITALIZED PHOS-PHITES,

Composed of the NERVE-GIVING Principles of the Ox Brain and Wheat Germ.

It restores to both brain and body the elements that have been carried off by disease, worry, overwork, excesses, or nervousness. It promotes digestion and strengthens a failing memory. It prevents debility and consumption. It strengthens the brain, gives good sleep, and recuperates after exhaustion. Physicians have prescribed 500,000 packages. For sale by Druggists, or Mail, \$1.00.

F. CROSBY COMPANY,

Nos. 664 and 666 Sixth Avenue, New York.

London, 137A Strand.

BOOK AND JOB PRINTING DEPARTMENT OF "THE BOOK-KEEPER."

The publishers of THE BOOK-KEEPER respectfully announce that they are prepared with an entirely new printing outfit to execute all kinds of

FINE BOOK AND JOB PRINTING.

Authors and Publishers

Desirous of placing their work in the hands of skilled printers will find this establishment perfectly adapted to meet their wishes; and especial pains will be taken in securing the highest excellence.

Circulars, Catalogues and Price-Lists

In any desired style and upon short notice; also, with accuracy and promptitude.

A Special Feature

In this branch of the business is that of revising manuscripts for authors, and of producing from rough and hastily-prepared drafts appropriate and carefully-expressed circular-notes, essays and other literary efforts where the knowledge of the author may be supplemented, to the improvement of the work, with the experience of the reviser and the skill of the printer.

All work intrusted to our care will have close personal attention.

CHARGES REASONABLE

For estimates and particulars address

"THE BOOK-KEEPER,"

P. O. BOX 2126,

NEW YORK.

29 WARREN ST.,

BOOK DEPARTMENT of "THE BOOK-KEEPER."

We beg to inform our readers that we have opened in connection with our other business a department through which we are enabled to furnish any book, either published or offered for sale by any publisher or bookseller in New York, and at publisher's lowest prices.

If desired we will procure books which are offered at a reduction on account of being slightly soiled while used as samples.

It sometimes occurs that large quantities of excellent books and some of the most popular works of the day are disposed of at auction and are bought up

by dealers who are willing to sell single volumes at a slight advance over the auction price. When desired we will, if possible, procure of such dealers, giving our customers the advantage of the reduction less a small commission for our trouble. In this way a large percentage may often be saved in purchasing.

We give particular attention to books for reference and use in the office, bank, and counting-room.

We will also receive subscriptions, at publishers' rates, for any periodical published in New York.

P. O. Address, Box 2126.

"THE BOOK-KEEPER," 29 Warren Street, NEW YORK.

JUST PUBLISHED.

Eaton & Burnett's Book-keeping.

Arranged for use in Business-Colleges, the higher grades of Public and Private Schools; for Self-Instruction, and as a Reliable Reference-Book for the Counting-house.

The course of study is carefully graded, gradually leading the student onward from the simple to the complex, until the difficulties surrounding the subject have been fully compassed and elucidated.

It embodies many of the latest and most approved methods of Accountantship, contains a wide range of illustration—in fact, treats the subject as a practical science, capable of application in numerous forms, and subservient to the exigencies of business.

FAVORABLE TERMS TO SCHOOLS. Price, by mail, for examination, \$1.15.

Eaton & Burnett's Commercial Law,

REVISED AND ENLARGED.

This work is designed for use in *Business-Colleges, Universities*, and for *Self-Instruction*. It is arranged in the form of questions and answers, and is illustrated by examples from such decisions of the Courts as will best prepare the student to determine his rights and avoid mistakes, losses and difficulties.

It treats of *Contracts, Sales, Negotiable Paper, Agency, Partnerships, Corporations, Bailments*, etc., etc., and contains a large number of *COMMERCIAL FORMS*.

Favorable Rates to Schools. Price, by mail, for examination, \$1.

Address

EATON & BURNETT,

Eaton & Burnett's Business College,

BALTIMORE, MD.

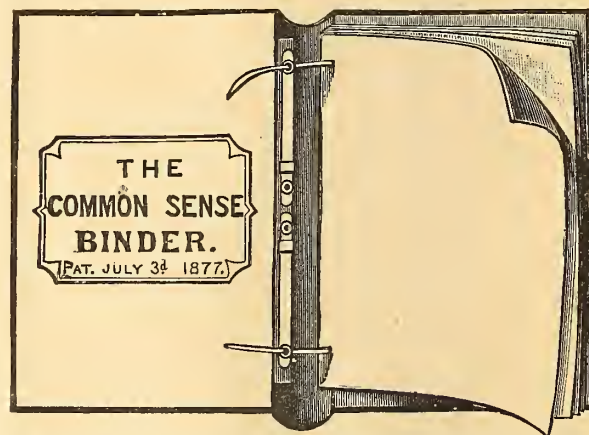
SHORTHAND-WRITING

Thoroughly taught by mail. Terms low; satisfaction guaranteed. Stenographers receive better salaries than are paid in any other clerical position. Send stamp for circulars and specimen of writing.

WILLIAM HULTON,

18 DIAMOND SQUARE, PITTSBURGH, Pa.

COMMERCIAL PRINTING executed neatly and at reasonable prices at THE BOOK-KEEPER Job Office, 29 Warren St., New York.



The *Common Sense Binder*, of the size for binding THE BOOK-KEEPER, and neatly embossed in gold, will be furnished at the following prices:

Full cloth.....	.75
Half-Russia.....	\$1.00

If ordered to be sent by mail, additional will be charged to cover postage.

Every book-keeper who wishes to *improve* his penmanship should send 25 cents for the *Patent OBLIQUE Penholder*. For the execution of finished and handsome business-writing it is not equaled. *Send for a circular written with it.* Set of Business Capitals direct from the Pen simpler than any that appear in published works, and are really handsome. Price 25 cents.

ONE DOZEN cards with your name written in *different* styles, making *superb* signatures, 30 cents. Send stamps. Address

J. Madarasz

PENMAN,

P. O. BOX 2105,

NEW YORK CITY.

SHORT-HAND BY MAIL.

Do you wish to acquire this art? If you do, inclose one dime, with your address, for terms and specimen of both long and short handwriting, to

RALPH B. CLARKE,
TEACHER OF PRACTICAL PHONOGRAPHY,
17 Brighthurst St., Germantown, Philadelphia, Pa.

ADVERTISEMENT

OF

"THE BOOK-KEEPER."

"The Book-keeper" is the First and only Publication of its Character in the World.

TREATING UPON SUBJECTS DEVOTED TO:

Historical Reviews of methods and systems in all ages and by all nations.
Elucidations of accounts, introducing new and simplified features of accounting.
Problems from the counting-room discussed and explained.
Instructive notes upon plans and methods of book-keeping in every department of trade, commerce and industry.
Biographical sketches. Personal and news items.

The first number was dated July 20th, 1880. It is published fortnightly—twenty-six times a year. The numbers for one year form two volumes of about 200 pages each. The pages are $8\frac{1}{2} \times 11\frac{1}{2}$ inches. There are at least 16 pages in each number, and these are protected with a tinted cover.

Subscription, { Per annum, \$2.00.
 { Six months, 1.00.

Single copies, 8 cents.

Specimen-sheets sent free on application.

SELDEN R. HOPKINS, } Editors.
CHARLES E. SPRAGUE, }

ADVERTISING RATES.

Our advertising rates are 15 cents per line, nonpareil measurement, each insertion. On contracts for a specified time, the following discounts will be made:

3 months,	10 per cent.
6 "	20 "
12 "	30 "

A special rate will be made for advertisements when occupying one column space or more for a number of insertions.

REMITTANCES.

Remittances for subscription to THE BOOK-KEEPER may be made by P. O. Order, draft or registered letter, or if the currency is inclosed in the presence of the postmaster it may be transmitted at our risk. We prefer not to receive postage-stamps except for sums less than one dollar, and, when stamps are sent, they should be one-cent, two-cent or three-cent. We have little use for larger denominations, and they are not saleable or exchangeable without much inconvenience.

TO CORRESPONDENTS.—You will save us much time and inconvenience if you will give in every communication your post-office address. If you use letter-headings not your own, and give no special directions as to address, we make it a rule to direct in care of the place of business given on the heading irrespective of any previous directions.

Foreign subscribers residing in countries coming within the Berne postal treaty will be charged at the rate, additional, 50 cents per annum to defray postage. Postal-orders, drafts or checks should be made payable to the order of SELDEN R. HOPKINS, Editor.

"The Book-keeper" Publication Office,

29 WARREN STREET,

P. O. Box 2126,

NEW YORK.

A LIVE Accountant, as agent for THE BOOK-KEEPER, wanted in every city of the United States and Canada. For particulars, address "THE BOOK-KEEPER," P. O. Box 2126, New York City.

MANUAL

OF

EXHIBIT BOOK-KEEPING.**SECOND EDITION.**

This work introduces an entirely new and thoroughly practical method for keeping, auditing, and adjusting accounts.

The principles which underlie the application of theory to practice are, in this method, based upon an unchanging philosophy which brings them within the scope of common sense and reason, and enables the accountant to solve all problems connected with the art of book-keeping with the same decided accuracy that he performs an example in arithmetic or an equation in algebra.

The fundamental elements of book-keeping are based upon the unerring principles of mathematics. The old theory that a knowledge of accountancy meant an understanding of the science of "debit" and "credit" has been practically exploded. These are terms which were introduced through common usage, but have no more reference to book-keeping than to law or religion. "Debtor" and "Creditor" are terms which apply properly to persons or personal relations only; but in no sense are they necessarily expressive of commodities or values upon which the principles of book-keeping have a foundation, only as usage has made them so.

The terms "debit" and "credit" are ignored in this work, while the method given furnishes an easily understood plan for showing at all times, and without consulting ledger accounts, the financial condition of the business.

By means of daily balances it informs the business man:

First.—The amount standing out or due him in personal accounts.

Second.—The aggregate of his indebtedness.

Third.—The amount he has invested in real and personal property of various kinds.

Fourth.—The amount invested in goods, materials, stocks, and other speculative values and commodities.

Fifth.—The net condition of all Profit and Loss accounts.

Sixth.—The amount of capital invested in business or the actual proprietary interests.

These important facts may be determined *daily* or as often as may be desired, without incurring additional labor.

The philosophy of the plan is based upon a natural classification or grouping of accounts, made in accordance with the circumstances, facts and elements they represent, and through the aid of which the book-keeper is enabled to take off balance-sheets and make up statements with about one-fourth to one-tenth the labor usually expended.

Through the grouping of accounts it aids in detecting errors which appear in the ledger, as it locates the mistake and shows it to exist in a certain class of accounts, which saves much labor otherwise necessary in checking over the work.

SENT POSTPAID ON RECEIPT OF PRICE, \$1.

"The Book-keeper," P. O. Box 2126, New York.

THE "FAC-SIMILE" SALES-BOOK.

The attention of Book-keepers is respectfully directed to the importance and usefulness of the

"FAC-SIMILE" SALES-BOOK,

as a time and labor saving adjunct in modern book-keeping.

The use of the ordinary sales-book and day-book requires two complete writings of each sale—one in the sales-book, and one on the bill. Through the use of the "Fac-simile" Sales-book one writing is all that is necessary. The first writing of the sale is made upon the bill, and from this a transfer is made, by the ordinary letter-press process, to the sales-book. The pages of the "Fac-simile" are ruled with money-columns for extensions, and are so arranged as to provide for the postings to be made direct to the ledger, the same as from the ordinary sales-book, blotter, or journal. The paper is manufactured under a new process expressly for the purpose, and is thick and strong. The leaves are handled as easily as those of the ordinary account-book. The impression is as clear and distinct as the original. The paper being free from injurious chemicals, insures a permanence to all copies, and can be written upon alike with pen or pencil.

The retention of perfect copies of bills or invoices sent out will often prevent confusion and lead to the quick detection of errors or omissions.

The "FAC-SIMILE" SALES-BOOK has been extensively adopted, and is highly indorsed by many large business establishments in various parts of the United States.

They are manufactured with *one, two, or three* extension money-columns, thus providing columnar rulings for amounts to be extended into columns for general or special accounts, as may be required according to the nature of the business in which they are used.

They are handsomely and substantially bound, with cloth sides, American Russia backs and corners, and with or without the index.

REGULAR SIZES ALWAYS IN STOCK.

No. 510 ruled for one account.

(PAGED AND INDEXED.)

No. 511 ruled for two accounts.

No.	Size.	Pages.	Per dozen.	No.	Size.	Pages.	Per dozen.
510	10X15	500	\$60	511	12X15	500	\$72
"	"	700	72	"	"	700	87
"	"	900	84	"	"	900	100

SUBJECT TO THE FOLLOWING DISCOUNTS:

Orders for less than one dozen books . 10% | Orders for one dozen or over 20%.

Special sizes made to order, on short notice, for which quotations will be given.

Our regular LETTER-BOOKS are made from the same paper, in the following sizes:

9X11, 10X12, and 10X14, with 300, 500, and 700 pages.

 SEE SPECIMEN SHEET.

ACME STATIONERY and PAPER CO.,

117 Fulton and 52 Ann Streets,

NEW YORK.

MEN OF BUSINESS AND ECONOMISTS

SHOULD READ

BRADSTREET'S

A Sixteen-page Weekly Journal of Trade,
Finance, and Public Economy.

PUBLISHED by the BRADSTREET COMPANY

279, 281, 283 BROADWAY, NEW YORK.

Terms, \$5 per year in advance, including postage.

SINGLE COPIES, TEN CENTS.

SPECIMEN COPIES WILL BE SENT FREE ON APPLICATION.

As a financial and commercial newspaper the foremost purpose of BRADSTREET'S is to be of practical service to business men. Its special trade and industrial reports; its weekly epitome of bankruptcies throughout the United States and Canada, and the summaries of assets and liabilities, are alone worth the subscription price. The synopses of recent legal decisions constitute an exceedingly valuable feature. As commercial transactions, in the wider sense, are coming to be more and more conducted on a statistical basis, the information contained in BRADSTREET'S is of the first importance both to producers and middle-men.

The Trade and Agricultural Situation throughout the United States and Canada is Reported by Telegraph to Bradstreet's up to the Hour of Publication.

CARHART'S

Class-book of Commercial Law,

For the School and Counting-room,

Is now in use in the Leading Colleges, Academies and Schools in this country.

It gives a complete explanation of business paper, such as Notes, Drafts, Checks, Bills of Lading, Letters of Credit, Receipts, Indorsements, etc. It also treats of Contracts, Partnership, Agency, Interest and Usury, Sale of Personal Property, Bailment, Common Carriers of Freight and Passengers, Inn-keepers, Real Estate, Forms of Business Paper, etc.

[From THE BOOK-KEEPER, May 24, 1881:]

"This work is one of practical education, and meets a want which has long been keenly experienced. Its arrangement is so complete and systematic that it will serve the practical accountant at his desk when he desires information upon the subject, and especially those who are seeking a knowledge of commerce and trade should not fail to become conversant with its entire contents. It treats concisely upon all subjects which are of ordinary interest to business men, and avoids burdening the mind with superfluous and irrelevant matter. The study of commercial law is one that should be introduced into every schoolroom where the elder youth are instructed, and this elegant little work should be in the hands of every teacher and pupil."

The above work was first issued in May, 1881; since that time over two thousand copies have been sold. It is now in use in all the leading schools and in many counting-rooms.

It is PRACTICAL.

It is CONCISE AND CLEAR.

It contains a knowledge of the laws of trade and commerce, which every one needs.

Its author is a practical book-keeper and a teacher, and wrote the book for business men and students.

It is NEATLY PRINTED and HANDSOMELY BOUND.

Sent post-paid to any address on receipt of \$1.

Address

C. E. CARHART,

Principal Albany Business College,

Special rates for introduction.

ALBANY, N. Y.

BEACH'S

INTEREST and DISCOUNT TABLES

Contain Tables of Interest Computed for both 360 and 365 Days at 4, 4½, 5, 6, and 7 Per Cent. which STATE the Exact Interest to the Nearest Fraction on Sums from \$1 to \$1,000,000.

The concise form upon which the tables are constructed has enabled the author to put a great deal of matter in a comparatively small space, and so make a book convenient in size and shape.

Averages and Equations can be performed easily, quickly and accurately with these Tables.

The work also contains Tables of True Discount at 5, 6 and 7 per cent. Compound Interest, and Sinking Annuities, Sinking Fund, Rates of Income on Bonds, etc.

Included in the list of purchasers are some of the largest banks and banking-houses, trust and insurance companies, mercantile and manufacturing firms in the country, and it is highly recommended by them.

Many testimonials have been received, among which are the following:

From G. W. Macmillan, Jr., Discount Clerk of Importers' and Traders' National Bank of New York:

"I have been using a copy of Beach's Interest Tables for fourteen months and prefer it above all others, as being the most convenient in size and arrangement and the one by which my work can be performed in less time than by any other."

From Willson & Adams, Lumber and Timber Dealers, N. Y.:

"... Would not be without it were its cost fourfold, and can heartily recommend its use as being very convenient and a great time saver."

Price \$5. Sent post-paid on receipt of price.

ROBINSONIAN

Universal Interest Tables, etc.

A book for Bankers, Brokers, Insurance Companies, Discount Clerks, Book-keepers and Accountants generally.

Its advantages over each and all others, are as follows:

SIMPLICITY.—Being easily comprehended by any one, whether regular accountant or not.

INDEXED.—Every page is indexed on the side.

CONCISENESS.—Each rate of interest is displayed in full on all amounts from one cent to \$1,000,000, and from one day to nine years, on one opening of the book, thus saving the vexation and time required in "turning pages."

INTEREST at 1½, 1¾, 2, 2½, 2¾, 3, 3½, 3¾, 4, 4½, 4¾, 5, 5½, 5¾, 6, 6½, 7, 7½, 8, 9, 10 and 12% on a basis of 360 days to the year, on all amounts for any time from one day to nine years.

INTEREST at 2, 2½, 3, 3½, 4, 4½, 5, 5½, 6, 6½, 7, 7½, 8, 9 and 10% on a basis of 365 days to the year, on all amounts for any time from one day to nine years.

AVERAGING ACCOUNTS, by the simplest, quickest and easiest methods.

COMPOUND INTEREST at 1½, 2, 2½, 3, 3½, 4, 4½, 5, 5½, 6, 7, 8 and 9%, on all amounts, for any time up to that at which the principal doubles itself.

STERLING EXCHANGE TABLES, by quarter cents, at any rate from \$4.75 to \$4.90 to the £, on any amount, converting both ways. (These Tables are published separately at \$2.50 per copy).

FRACTIONAL DISCOUNTS.—At any fractional sixteenth rate from one-sixteenth to twelve per cent., on any amount. This Table is applicable as well to Commissions, Premiums, and Exchanges, and is wonderfully useful and labor-saving.

CUMULATIVE DISCOUNTS.—A table giving instantly the net amounts resulting from almost any possible combination of cumulative discounts.

INTEREST ON DAILY BALANCES.—On any amount up to \$1,000,000, at 1½, 2, 2½, 3, 3½ and 4%. But this interest may be taken more easily from the \$1,000 column of the 365 days' tables, taking the number of days equal to the number of thousands of dollars.

TIME-TELLERS.—The best and most complete extant.

ACCURACY.—The methods by which these Tables have been calculated and revised, insure the greatest accuracy. The fact that many of these have been in use by numerous accountants for more than a year, without a single error being reported, is an evidence of their accuracy.

The Tables are arranged for reckoning either by "days," or by "months and days."

Price, \$5. Sent postpaid on receipt.

THE BOOK-KEEPER.

ANNUAL SALES,
3,000,000 Bottles

For general use, buy
Carter's Combined.

For book-keeping,
Carter's Writing Fluid.



Select the kind adapted to
your purpose and be happy.

For writing **BLACK**,
Carter's Blue Black Ink

For ruling, headings, etc.,
Carter's Crimson Fluid.

Carter, Dinsmore & Co.,
Boston and New York.

THE PENMAN'S ART JOURNAL.

The Leading Illustrated Penman's Paper of the World.

*Devoted to the diffusion of Knowledge and Instruction
bearing upon*

Artistic and Practical Business Penmanship.

Endorsed by Professional Penmen, Practical Accountants, Counting-room
Correspondents, Teachers, and all admirers of the beautiful art everywhere.

Subscription, including choice from several gems of pen-art, \$1 per annum.

Specimen copies sent free to those who wish to examine its character, with
a view to subscribing. Single numbers, 10 cents.

ADDRESS **D. T. AMES,**

Editor and Publisher,

205 BROADWAY, NEW YORK.

If You Want Really the Best, Buy



For the convenience of those who may
wish to try them, we will send one each
of the **TWENTY DIFFERENT NUMBERS**
by mail, enclosed in an attractive and
useful **NICKEL-PLATED MATCH BOX**,
on receipt of **Twenty-Five Cents**.

IVISON, BLAKEMAN, TAYLOR & CO.,
753 & 755 Broadway, New York.

FOR SALE.

A New Fire and Burglar-proof Safe for Sale at a Liberal Discount.
An opportunity offered for saving 20 per cent. in purchasing one
of the best make of Safes in the market.

For full particulars apply to "THE BOOK-KEEPER," 29
Warren Street, New York.

**ESTERBROOK'S STEEL
PENS.**



Popular Nos.: 14, 048, 130, 333, 161.

For Sale by all Stationers.

THE ESTERBROOK STEEL PEN CO.,
Works, Camden, N. J. 26 John Street, New York.

ESTIMATES for all kinds of Fine Book and Commercial Printing are
respectfully solicited at THE BOOK-KEEPER Printing and Publishing
Offices, 29 Warren Street, New York City.

JOHN B. DAVIDS & CO.'S

SUPERIOR

Writing Inks,
Writing Fluids,
Copying Inks,
Marking Inks,
Mucilage, etc.

Manufactured under improved process and distillation, whereby
all impurities are removed. These goods are **WARRANTED** supe-
rior to any heretofore produced.

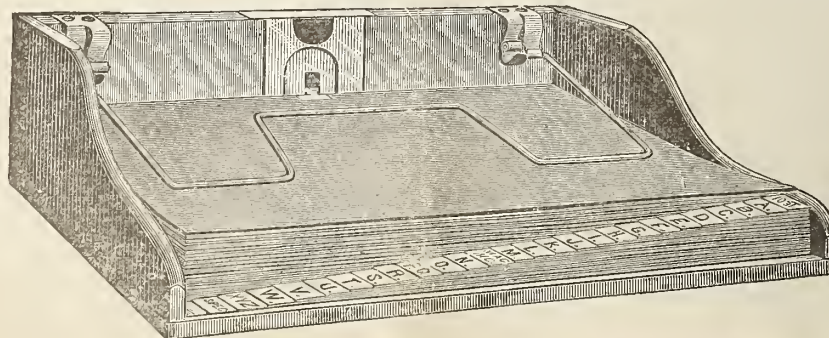
184 WILLIAM STREET,

Between Spruce and Frankfort Streets,

NEW YORK.

AMBERG'S PATENT NEW "PEERLESS" LETTER FILE.

THE BEST
IN THE
WORLD.

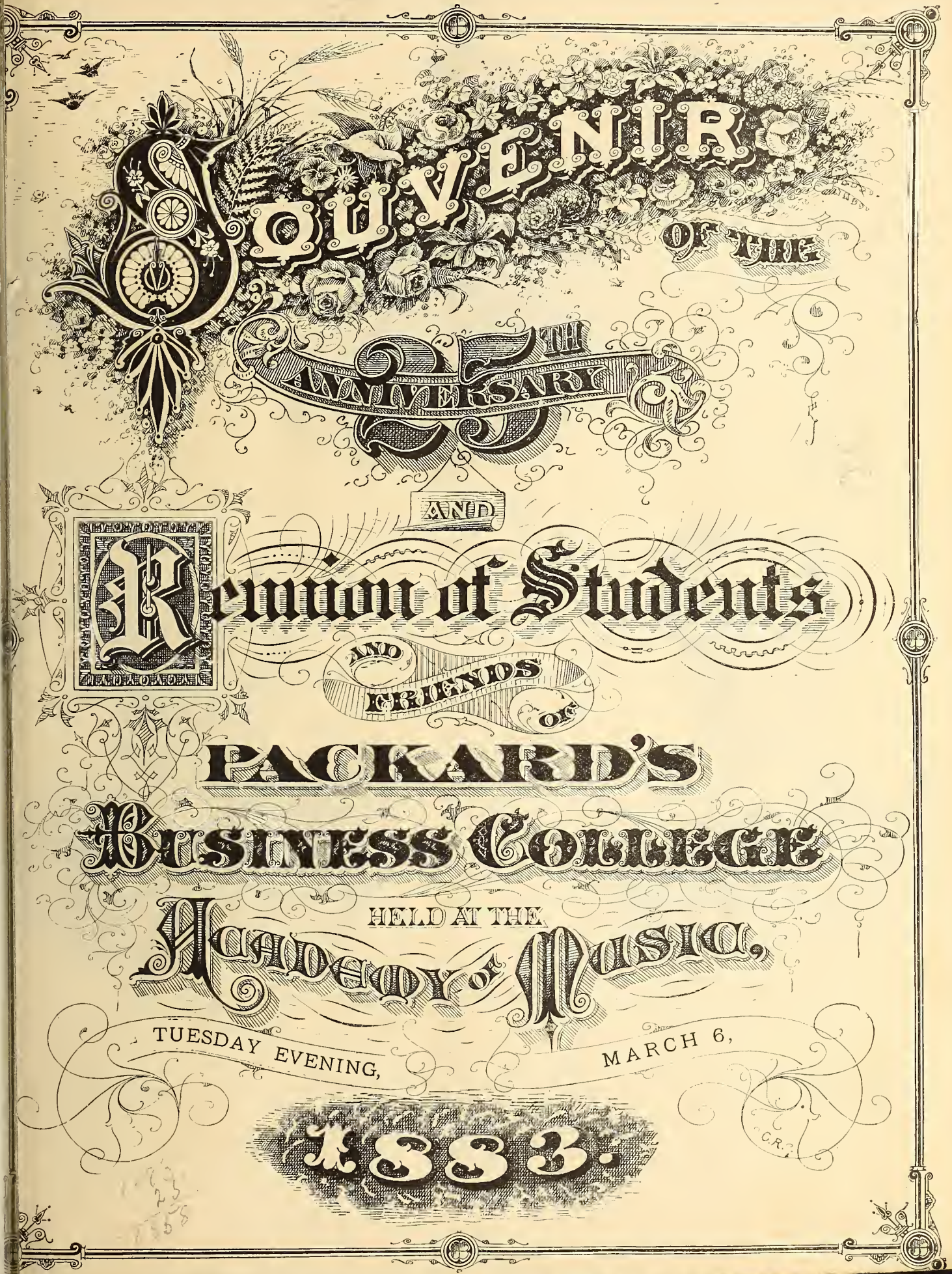


THE BEST
IN THE
WORLD.

Send for Circular to

CAMERON AMBERG & CO., Sole Man f'rs,

69 Duane Street, New York; 71 and 73 Lake Street, Chicago; 27 Little Britain, London, England.



SOUVENIR

OF THE

25TH
ANNIVERSARY

AND

REUNION

OF STUDENTS

AND
FRIENDS
OF

PACKARD'S

BUSINESS COLLEGE

HELD AT THE

Academy of Music,

TUESDAY EVENING,

MARCH 6,

1883.

C.R.

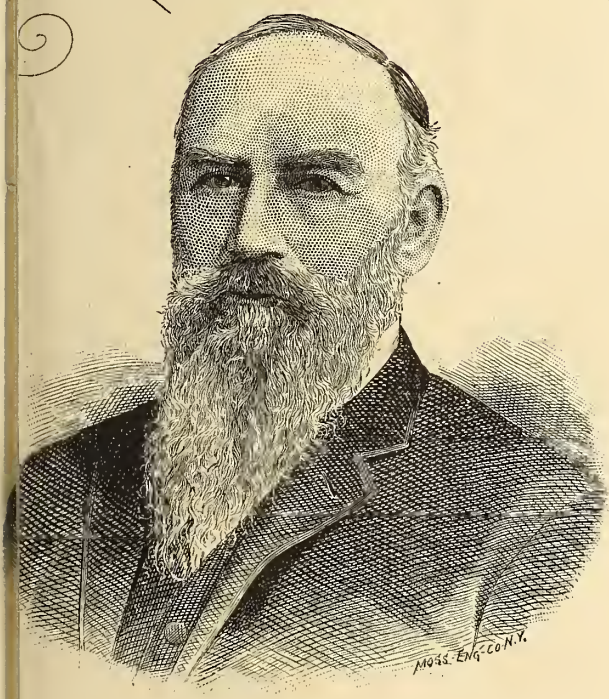
ea
7. A
eat
eor
ge.
eor
E
ile
B.
H
Y.
wa
erw
wa
iss
my
iss
s. I
Mr
s I
l
l.
I
ry
n
le I
col
rle
T
ca
ess
I
W
oo
pl
Il
ok-
m.
cti
S:
Tl
y
P.
C
L
r.
ord

FOUNDERS
- OF -
BRYANT
STRATTON



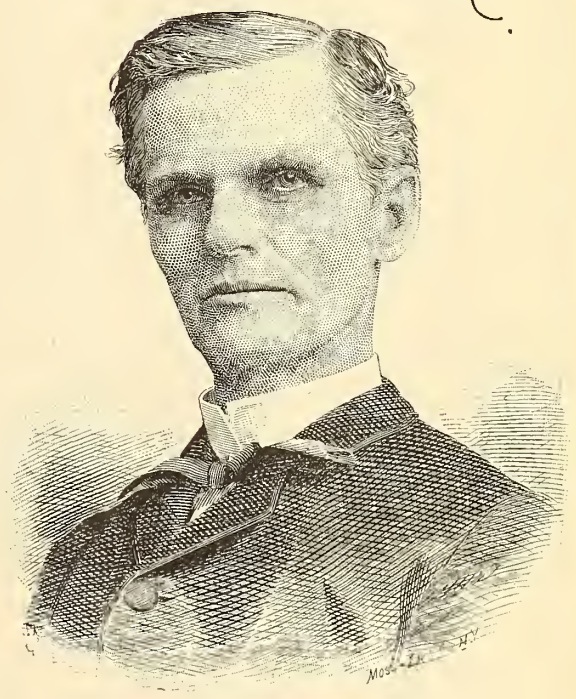
H. D. STRATTON.

AND
PACKARD'S
NEW YORK
BUSINESS
COLLEGE.



H. B. BRYANT.

FOUNDED
May 1,
1858.



L. S. S. PACKARD.

BRYANT, STRATTON
= & PACKARD,
1858 TO 1867.

S S. PACKARD
1867 TO 1883.

TWENTY-FIFTH ANNIVERSARY.

The twenty-fifth anniversary of Packard's Business College was held at the Academy of Music, on Tuesday evening, March 6. The day was exceedingly unpleasant, a heavy snow storm setting in early in the morning and continuing without cessation until late in the afternoon, when it turned to rain, making the streets almost impassable. Notwithstanding this, at eight o'clock—the hour for the opening exercises—the immense auditorium of the Academy was entirely filled with the friends of the college and those interested in practical education. Upon the platform were seated the speakers of the evening, the faculty of the college, the fifty graduates and distinguished guests, among whom were a large number of former graduates and personal friends of the president. The front of the platform was artistically decked with flowers, the centre piece being an elaborate design with the college monogram in the centre, and at the top and bottom, 1858–1883. The music was furnished by Eben's Twenty-third Regiment Band, and was of a high order.

Chief Justice Noah Davis presided, and the programme of exercises, as reported by Prof. J. N. Kimball, is minutely given below.

INTRODUCTORY REMARKS BY MR. PACKARD.

My Friends—This is an extraordinary occasion—such an occasion as happens but once in twenty-five years—and this may account to you for the fact that I have tried to crowd a dozen eloquent speeches and other interesting performances into the space of two hours. Of course, you know it cannot be done; and still I have figured the thing out pretty carefully, and find that, if the speakers keep their promises to me, we shall have about two minutes to spare. I have no idea, however, that the speakers can limit themselves to ten minutes; I do not think I can do it myself; and so I would like to enter into a compact with you at the start, which is, that we won't trouble ourselves about the matter, but let things take their course, while we stay and see it out. I have asked to preside a gentleman of judicial ability, who will see that equal and exact justice is done under any circumstances, and I have also secured speakers whom you will be glad to hear as long as they choose to speak. It would hardly be fair for me to say that the best speeches will come last, and yet you can see for yourselves that these gentlemen will be drinking in inspiration all the time, and if we quietly hold on we will get the benefit of it. So I would advise no one to think of leaving before the last word is spoken, for whoever does leave will miss a rare opportunity, and have something to regret as long as he lives.

I will now place the meeting in the hands of the chairman, Judge Davis. [Applause.]

THE CHAIRMAN.

A divine blessing will be invoked by the Rev. Mr. Lloyd.

INVOCATION.

We thank Thee, our Father, that Thou hast given unto us rational powers, and thus fitted us to perform the various duties that devolve upon us in life. We pray that by the just and proper exercise of the powers with which Thou hast endowed us, we may realize all the good that Thou hast purposed should enter into our lives here, and be prepared by Thine own grace and goodness for the higher and nobler life that is to come. We meet to-night to render thanks to Thee for this institution; for all institutions in our land that have for their object and purpose the development of the intellect, the cultivation of morals, and the fitting of the youth of successive generations to fill the spheres and places to which they may be called, when those of us who have imperfectly filled them, shall pass away into the "Unseen Holy." We render thanks to Thee for Thy goodness to this institution for a quarter of a century of life. We thank Thee for the number of men who, having graduated through its course of education and study, have been prepared to fill lofty and useful positions in society, and have enriched our land and gained wealth—the wealth of gold—and, in return, given to the world the wealth of a noble influence. We now beseech Thee to grant that Thy blessing may rest upon the young men who shall to-night step forth into life to battle with its difficulties, to meet its temptations, to strive to win for themselves a name and a place among men. We entreat that Thy blessings, O Father, may rest upon each of them, and when they enter upon their life work, may they be profoundly impressed with this truth, that, in their own strength, they will be unable to cope with the evil that is in the world, and will certainly fall before the power of the temptations that will assail them; and with this sense of their own weakness, may they turn to Thee, the Infinitely Strong, for strength; and, guarded by Thy power, may they meet the dangers, brave the difficulties, grapple with the problems, overthrow the temptations that they meet with, and thus become men of whom their parents may be proud when their gray hairs are growing white with the last winter's snows. May they become men who shall make this country we love so well, thankful for their existence in it. As merchants, may they be honest; as citizens, incorruptible; as Christians, transparent and sincere, and thus the crown of a perfect manhood be theirs—the crown with which their mothers would crown them. We beseech Thee that the words that shall be uttered to-night may not only fall upon the ear, but enter into the intellect and heart, and through life do Thou be the friend and leader and helper of all. May all the discipline of life tend to our spiritual culture and ripening, and, when the last storm shall have passed over us, and the last glint of the sunlight shall have fallen upon us, and we stand like ripe ears of corn in the harvest field, then may the reaper come with his sickle keen, and with the song of the harvest home upon our lips, because of the harvest joy which is in our hearts, having done our duty on this earth, may we walk up to Thy throne, and say reverently, "Father, we have

done our best." And to Thy name be the glory forever. Amen.

REMARKS OF CHIEF JUSTICE DAVIS.

Ladies and Gentlemen—I remember once at a Methodist meeting in Western New York, when the audience was thin on a stormy day, the clergyman began the services by saying, "Let us thank God that we are not all fair weather Christians." I think the heart of President Packard must thrill with gratitude to-night, to see, in this brilliant assemblage, comprising so much of the intelligence, worth, and loveliness of New York, so well deserved a tribute to himself and his institution. [Applause.] Henceforth he may snap his fingers at Wiggins and all other weather prophets. [Laughter and applause.] I know you join with me in a sense of gratitude to him and to his institution, for the great good it has done in your city, and in the country at large. It is, in fact, a people's college. It takes the youth of this country, either from other schools or no school, and by its course of instruction brings them into direct contact with practical life. It enables them to enter upon a business career with a training which renders them at once capable, valuable and efficient, in almost all the departments of business. Such an institution deserves the homage of intelligent men; and, for myself, I am proud to join with you to-night in tendering my homage to this college and to its projector. [Applause.] Education in our country lies at the foundation of its institutions. Upon the virtue and intelligence of the people rests our free government. We ought, therefore, to esteem those who by profession become the teachers of youth, in the same degree as that in which they were held by the ancients, who placed them, among all the professions, foremost in value to society. Alexander the Great conquered the known world, but his empire perished with him. The empire of his teacher, Aristotle, dwells on earth unbroken to this day.

Before the discovery of the art of printing, and the development of the public press, and of the various advancements of our time, it was the custom to teach by oral instruction, in the academic groves and in the institutions of the old world, long prior to the Christian era; and to the sages and philosophers who thus directed the education of youth, were accorded the highest honors. Caesar's name, though the mightiest warrior Rome ever produced, and perhaps her greatest statesman, will die as soon as that of Socrates, though Socrates was but an instructor of youth in the learning of his day, not too proud nor too learned withal, to take lessons in philosophy from the lips of woman.

My friends, we have met here to-night for the purpose of celebrating the twenty-fifth anniversary of the institution known as Packard's Business College. During the whole of that period, I have had the personal acquaintance of the head of that college, President Packard. I have had some opportunity to know the value of the institution he founded; and on occasions similar to this, I have had the pleasure to be present, and to participate in his exercises. I desire to say to

you that, numerous and valuable as are the institutions of learning, both public and private, of this city, there is, in my humble judgment, no one more useful to the higher and best interests of the city, than that whose twenty-fifth anniversary we meet to celebrate. [Applause.] We shall make a terrible mistake in our city, if we undervalue the labor and services of those who educate the young. Lately, I have been astonished and grieved to see that a desire prevails among some classes of this community to cut down the salaries of our public teachers. It is a grave mistake; for no laborer is more worthy of his hire than the teachers of your public schools. [Applause.] They devote their lives and services to the education of the young, and upon the morality, skill and ability with which they train the young, depends the future prosperity and happiness of our great city. If you would prevent crime, if you would secure honesty, if you would banish ignorance, if you would restrain vice, if you would promote virtue, begin at the foundation, with young life in its very dawn, and rear it under the instruction of faithful, moral, earnest teachers. Never begrudge the compensation that gives an ample livelihood to the instructors of youth, and secures the future of their old age. An effort is being made, I have noticed of late, among the instructors of youth in this city, to found some sort of organization that shall—after long services have worn out the public teacher—enable him to retire for his future years, secure of an income either given by the generosity of the people, or assured by an association of his fellows. For one, I am glad to see that effort, and to raise my voice in its behalf, and to urge each one of you to encourage and aid it.

Now, I am told that during the life of this institution, more than six thousand young men—and a large number, I am glad to say, of young women—have been fitted by it for the duties of a business life. They have been sent forth (probably many of them are here to-night), well equipped, to meet the exigencies of their subsequent careers. In all the opportunities I have had to know the crime of the city and the number arrayed at the bar of justice, I have no recollection ever to have met one who was a member of this institution, or was taught in this school. Never one has risen up, when asked to give some account of himself, and traced his career through the instructions of Mr. Packard or his institution. [Applause.] Is not this some evidence of its value to us all? But, on the other hand, I have met many young men who, taught by his practical instruction, have found themselves sought for at good salaries, in excellent places, and who, by the development of their power, gained through the instruction of this institution, have attained high and valuable positions. Such an institution deserves encouragement. I see on the list which has been handed me to-night, that one-tenth of the graduates who are to receive the honors of a diploma are young women. Three or four years ago, Mr. Packard determined to open his college to the gentler sex. It was a happy thought. About one

hundred and fifty young ladies since then have been his pupils. Nobody seems to have been afraid of them there. [Applause.] Nobody seemed to fear that the intervention of woman's presence would impair the value of the teaching of Mr. Packard. It was a sort of "higher" education, too, even under the construction of Dr. Dix, for I think the college is approached by an elevator. [Laughter and applause.]

But the ameliorating influence of woman's presence, I think, has told not unfavorably upon the other pupils of the institution, but has brought into the college a gentler, milder atmosphere, producing stricter attention to duty, greater ambition, and greater eventual success. This morning I read with much regret—and not a little indignation—the report of the committee of Columbia College, of its action on the question whether women shall be admitted to a higher education under its instructions. I did really hope that Columbia College would enable us to shout the lines of the patriotic ode of the Revolution:

"Columbia, Columbia, to glory arise,
Thou queen of the world, and child of the skies"

[Applause.]

But Columbia won't arise to any glory! [Laughter.] She resolves to shut out women, and not permit the young ladies of the city who desire "higher education," to sit under the lectures and teachings of her faculty. I shall not venture to criticise the motives of those gentlemen. They know themselves better than I know them, and perhaps have reason to fear the presence and influence of women. But I believe they have committed a grave error.

It is a great mistake to turn aside the aspirations of young women for a higher grade of instruction and education than they are able to attain at present. And when that college, the great and ancient college of this city, that has received so much of its wealth and honor, shuts her doors against women, I say she makes a mistake that time, which "sets all things even," at some future day will cure. I read that report, as I said before, with a degree of indignation. Running through it is a spirit of arrogance—a lurking sneer at the folly of the petitioners—that seems to me entirely out of place, while at the same time it ventures to call on the petitioners for aid to the institution in its indigence by their charitable remembrances. It reminded me of a picture I saw abroad, of a burly mendicant, holding out his hat for the contributions of the humane, and at the same time kicking his wife down stairs.

But I have detained you much longer than I ought. I merely wish to say, that I am grateful myself to this college for having had the courage, in advance, perhaps, of public sentiment, to give the same opportunity to young women that it gives to young men. I am glad of it, for their sakes, because it enables them to enter into the race of life with some decent chance of competition. You remember the line of Byron:

"Man, so oft unjust to man, is always so to woman."

Such, indeed, has been the history of the

past; such, indeed, must not be the history of the future. [Applause.]

I have now the pleasure to present to you President Packard, who will give you some reminiscences of his work.

MR. PACKARD.

Ladies and Gentlemen—I am only a "School-master," and a poor one at that. I am no orator, as these gentlemen are. I am not even a good reader, and yet I am going to ask your indulgence while I read what I have written for you.

On the first of May, 1858, the institution which we meet to-night to honor began its life in a little room on the second floor of the Cooper Union building. This building had just been completed, and the commercial college of Bryant, Stratton & Packard was its first tenant. Mr. Cooper was then a comparatively young man of sixty-seven, vigorous, active, intelligent and public-spirited—just as we find him to-day. The first Atlantic cable was about being laid. A few months afterward, the American end of it was landed at Trinity Bay. Congratulations were exchanged between President Buchanan and Queen Victoria, and the country was wild with enthusiasm. New York lit itself up in a blaze of glory; a fete day was proclaimed, and Mr. Field, as the hero of the occasion, rode at the head of a grand military and civic procession, which made its way through a countless throng of excited people. A few weeks thereafter the electric current, as it pulsed through the three thousand miles of insulated wire, grew fainter and fainter, until at last it flickered and went out. The people were dismayed; hope began to waver; a strong reaction set in; one or two enterprising papers declared the whole thing a hoax—a smart advertising trick to enable speculators to "cover their shorts." One eminent electrician went so far as to write a book of some four hundred pages, to prove the utter impossibility of transatlantic telegraphy. He was merely repeating history, for a similar thing had been done for steam navigation more than a hundred years before. Thanks to Peter Cooper's faith and funds, and to Cyrus W. Field's Yankee grit, the ambitious essay proved too much; the cable was successfully laid in spite of it.

At this period the elder Bennett owned and edited the New York *Herald*, which had not yet displaced Barnum's Museum on the corner of Broadway and Ann Street, but was modestly domiciled in a plain brick building at Fulton and Nassau. Mr. Greeley, at the green age of forty-seven, was writing editorials in the fourth story of the "dry goods box set on end," known as the *Tribune* building, which ornamented then, as the more imposing structure does now, Printing House Square. William Cullen Bryant, in the vigor of his ripe manhood, held his place as the editor of the *Evening Post*, and was in the daily habit of walking from his home in Sixteenth Street to his office, on the corner of Nassau and Liberty. The New York *Times*, with Henry J. Raymond at its head, and George Jones at its back, was a promising youth of six

summers. The *World* had not sprung into being, but the *Sun* was even then an ancient luminary, having years before, in its memorable "Moon Hoax," established itself as a humorous daily, shining for all, at one cent a shine; while the *Journal of Commerce* and the *Express*, as morning papers, and the *Commercial*, as an evening sheet, made up the quota of our daily press.

The city in which we live was a thriving town of 500,000 souls, extending from the Battery on the south to Forty-second Street on the north. Yorkville and Harlem were outlying villages, accessible by horse cars; and Central Park had been surveyed, some trees planted, a few paths made ready, and the large reservoir was being excavated. The new court house had not been built, and the Brooklyn bridge lay dormant in the brain of Roebling. Abraham Lincoln was a rising lawyer in Illinois; Captain Grant was hauling cord wood in Missouri, and the unpleasantness between the two sections of our common country had hardly risen to the dignity of a family misunderstanding. John Brown's body had not begun to moulder in the ground, but, in connection with his soul, was marching on through the plains of Kansas. The clerk of the weather was not even a myth; "Old Probabilities" had not been heard of, and Vennor and Wiggins were guileless babies, whom nobody thought it worth while to strangle in their cradles. Edison was a small boy with more interest in marbles than in "duplex" and "quadruplex" currents, and gas and tallow dips were doing their best to light up the globe when the sun went down; for even petroleum lay unspouting in its little bed, and nobody had, as yet, struck oil. The word "telephone" had not found its way into Webster's dictionary; and elevated railroads, though vaguely talked about, were, with balloons and flying machines, relegated to the twentieth century. Commodore Vanderbilt had not begun to work on "long lines;" Jay Gould was a map pedler in Delaware County, and the man who was out of debt and had five or six millions to his credit in the bank, was thought to be tolerably well off.

Those were days of modest achievements, simple tastes and quiet expectations. Even in matters of education, old methods were still in vogue, and chickens, instead of being hatched by steam in a few hours, were constrained to peck their way into the world under the tutelage of the faithful hen. Pestalozzi and Froebel and Colonel Parker had not combined to turn our school methods topsy-turvy; while Yale, and Harvard, and Princeton, and Columbia were moving quietly on in their classic grooves, with no thought of elective courses of study, and no premonition of vexed debates growing out of the aggressive demands of women for an equal chance in the race; for Matthew Vassar was still giving his mind to ale, and Sophie Smith was quietly raising tobacco on the Hatfield meadows.

The New York system of graded schools was held up as a model for civilized communities, and yet the College of the City of New York

did not exist, even on paper, and the Normal College for girls had scarcely been dreamed of. Professor Dwight's law school was a well developed chrysalis, and one or two medical schools were bravely coming to the surface in spite of the superior advantages of Philadelphia. The commercial schools of the city had failed to attract attention, and young men and boys were braving fate by going down town to business before receiving their diplomas.

It was at this juncture, and under these circumstances, that the school now celebrating its twenty-fifth anniversary began its work in New York. Its projectors had already put in operation schools in Cleveland, Buffalo, Chicago, Detroit, Philadelphia and Albany, and were perfecting plans for extending the scheme to the principal cities of the United States and Canada.

They believed that a coworking system of study and practice in the commercial branches could be made effective by employing the best teaching talent, and adopting the practices of the best business houses.

Hitherto commercial schools had isolated themselves from each other, and a spirit of ungenerous rivalry had precluded their coming together on a common basis of good will and good work. This restrictive policy was wholly changed, conventions were called, and the live teachers from various parts of the country came together, discussed methods, adopted a basis of co-operative work, and laid the foundation of the American system of business education, as it is now understood and practiced.

At that early day there were not more than fifty commercial schools in the country, and the attendance upon these was very limited.

There are now probably five hundred such schools, with an aggregate of forty thousand pupils. As these pupils are not drawn from other schools, but are almost entirely those who, without the special inducements held out by business colleges, would not be in school at all, the work which these institutions are called upon to perform seems to be laid out for them in an unmistakable way. They have simply to do what has been left undone, and what, without them, would not be done.

Thus, instead of assuming a position of antagonism to schools of general culture, they are forced, from the very logic of their position, to work in harmony with such schools, and to supplement their labor.

They may not be, in the strictest sense, professional, and yet they do for the accountant and man of affairs what the law, medical and theological schools do for lawyers, doctors and ministers—they teach the rudiments of professional work, enforcing the lessons by effective drilling. What clinics and post mortems are to the future doctor, what moot courts and quizzes are to the unfledged lawyer, and what exegetical essays and lay preaching are to the young minister, the preliminary training and elaborate business practice of the commercial school are to the accountant.

But it would not be fair to assume that the only work of business schools is to make pro-

fessional book-keepers. This is, in fact, a very small part of it. The graduate of a business college must, of course, be a skilled accountant, but it does not follow that he must make a profession of book-keeping. In fact, the chances are that he will not; for, if his training has had the proper breadth, the mere ability to keep a set of books will be among the least of his attainments.

During the twenty-five years of its existence the Packard Business College has had upon its rolls the names of some six thousand pupils, and to-day its representatives may be found in every part of the civilized world, and in every line of honorable occupation. Among its alumni are lawyers, doctors, ministers, editors, bankers, teachers, State and National legislators, authors, merchants, hotel proprietors, railroad superintendents and retired capitalists. Some of these, besides being very respectable, are rich and prosperous; others are poor—and prosperous. We generally claim that those who are rich have become so through our instruction and advice, and those who are poor—well, we try to think they would have been so under any circumstances. But of one thing we are always sure, that whatever their position or their circumstances, the knowledge gained from us has been no drawback; and even more than this—that there can be no position in life, where familiarity with accounts, a good style of writing, aptness in figures, a practical use of the English tongue, and a fair acquaintance with the laws which govern trade, are not a real acquisition.

Among the early visitors to our school was the Prince of Wales, during his sojourn in this country in the summer of 1859. He was introduced by Mr. Cooper, but with no thought of becoming a pupil. And yet, it has often occurred to me that we might have been of some use to this young Englishman. If his mother could have spared him for a short school term—say until he had learned the nature and limitations of accounts, I am quite sure it would have been not only a good thing for him personally, but a source of comfort to his mother, and a real advantage to the home government, which has always had such hard work to keep his cash balance on the right side. One of the first things that he would have learned here would have been that the credit side of the cash account can never exceed the debit side—in other words, that one cannot pay out more than he has received. This is a good thing for any boy or girl to learn—a good thing to learn when the mind is tender and easily impressed; a good thing to learn as a mathematical axiom before the truth is forced upon one by rude experience.

Another truth is slowly dawning upon the minds of thoughtful men and women; a truth foreshadowed in the presence, among our graduates, this evening, of a number of young ladies. It is becoming a recognized fact that useful knowledge does not necessarily unsex a woman; that to be able to add up a column of figures, to make out a bill of items, to write a business letter, or even to keep a set of books, is no necessary blight to the charms of a good girl, and no reflection upon her friends.

For no one thing do the business schools of the country more deserve the gratitude of good people than for the part they have had in opening avenues of usefulness and recompense for intelligent and self-respecting women. There is a great deal yet to be done in this direction; and, at the next quarter-century celebration of this college, I confidently expect to announce from this platform, that, owing to circumstances quite beyond their control, the employers of skilled women are paying them fully three fourths as much as men are paid for the same work; and everybody knows that this will be a great improvement upon the present discriminating rates.

I fear that it will take more than twenty-five years for men to be just toward women—for women to be just toward each other; but I do believe that even some of these girls may live long enough to see the time when the question of "higher" or "lower" education will not be a question of sex, but of mental capacity—when the right of an individual to do anything which ought to be done will be decided wholly by his or her ability to do it; and when the adequate pay for service will be determined by the quality of the service, and not by the sex or condition of the person who renders it. That will be the beginning of the real millennium.

We come before you to-night, friends, not to plead our own cause, nor to ask others to do it for us, but to mark, with whatever force or circumstance we may, the flight of time; to drop a few white stones by the wayside, that those who come after us may not quite forget that others have gone before. It is something to have *lived* during the past twenty-five years; to have had the gracious privilege of noting the progress, in science, in education, in refinement, in religion—in all that goes to build up men and society. And it is even more to have had a part, however humble, in the work which needed doing. The greatest sense of delight which comes to me at this solemn time is from the knowledge that before and around me, as members of our little band, are the sons of fathers who, when boys themselves, were of our number. More than all the plaudits of men, however wise and great, coming from their outward observation of what we do; more even than the honor done us to-night by these able counsellors, to whom you are to listen—is the comfort of knowing that our pupils of twenty-five years ago are our confiding friends of to-day.

I can only hope that the larger wisdom, which comes by experience, may so direct our work in the future as to continue us in this love and confidence, and that, as the years speed on, and we give place to others, history may accord to us the meed of an honest purpose, and of wisdom according to our day.

THE CHAIRMAN.

I am sure you will feel with me like thanking President Packard for his address. In itself it is enough to compensate us for coming here to-night, but there are other things in store for us.

I have the pleasure of introducing Judge Larremore.

REMARKS OF JUDGE LARREMORE.

*Mr. President—Ladies and Gentlemen—*The last speaker, with his characteristic modesty, in his "reminiscences," spoke about everybody and everything but himself, and, with your permission, I propose to talk of Mr. Packard. And, Mr. President, I would ask you to make an unusual order in this connection. I pray you, sir, to arrest the flight of time, and put us back to May 1, 1858.

THE CHAIRMAN: It is so ordered.

JUDGE LARREMORE: Now, I speak by authority. How many people in this large city, at that time, knew Silas S. Packard, and the great work to which his life was to be devoted? A quarter of a century has passed away, and with a reputation widely known and respected, he sits to-night amid these delightful surroundings, looking his cherished enterprise full in the face, and reads success written on its forehead. [Applause.] Mr. Packard has said that this is no ordinary gathering, and I agree with him. The Chief Justice of the Supreme Court of this district honors it, as well as himself, by presiding over its deliberations. [Applause.] Representatives from all the learned professions and this large and intelligent audience bear witness to the interest and estimation of the event we have met to commemorate. Nor is that interest restricted to this vast assembly.

There is scarcely a city or territory in the Union in which it will not be shared and felt by some representative of Packard. I have called this business college an enterprise, for such it undoubtedly was, in its inception. We then had various schools of instruction for the various wants of practical education, but each travelled distinctly on its own particular line. Penmanship and book-keeping was the alphabet of business knowledge, and the students of that day seldom got beyond it. The great need felt was the unification of all the departments of practical education in one institution that should keep pace with the times, where the principles of political economy should be taught and the varied experiences of practical research should be utilized. At this point, Packard put the entering wedge and opened the way to practical success. The graduates of his college are all full fledged business men and women. Instructed in the principles of government, they always become good citizens. Prepared by careful instruction for some branch of human industry, they naturally gravitate toward it, and it is only a question of time and opportunity as to the result. They are always ready for an opportunity, and when it arrives, they show their diploma tickets, step on board, and are carried straight onward to their chosen destination. This is no imaginary picture. There are scores of men and women in this city to-day, in positions of high trust and confidence, who willingly refer to this institution as the starting point of their present success. I desire merely to add my approval to what has been so well said by your chairman, and hope that the time is not far distant when men and women shall stand upon an equality.

To many of us the progress of this institution has been the object of individual interest. Year after year we have watched its record, and are thus prepared to add our tribute of appreciation upon this occasion. It is no *new* thing with us. It has become a recognized part of our educational system, and as such, we trust it will remain. It has also lent its aid in solving the great problem of co-education. Whatever differences of opinion upon this subject may elsewhere exist, in this college, the so-called "lords of creation" and the "weaker vessels" stand upon an equality of position and right, which thus far has been successfully maintained.

It would be an act of injustice, if the moral tone of this college should be left unnoticed. While its teachings are all in the line of business pursuits, it distinctly says to all of its students: "Be honest."

"Dare to be true; nothing can need a lie,
The fault that needs it most, grows two thereby."

In these days, when defalcations are all the rage, and betrayals of trust are as common as the death list, it is a comfort to know that common honesty is still recognized and taught. No graduate of Packard's can lay this sin at her door. Her instruction has been outspoken upon this subject and deserves commendation.

To be smart is not always to be honest. Let me illustrate: Two young men parted from each other and "set out," as the phrase goes, "to seek their fortune" in the world. The one was noted for his conscientious discharge of duty. He was governed by principle; he dared to do right. The other was determined to win success at any cost. Years intervened, and they met again, and, as was perfectly natural under the circumstances, they began to compare notes. The modest youth began to make his revelation, and said: "I have acquired a competency. I have enough for every immediate want, but I am not rich. How is it with you?" "Oh," said the other, "I have retired from business." "How did you achieve success in such short time?" "Oh, I went into the manufacturing business." "But you had no money to invest in it." "No; but I had what is better; I had experience. I went in with Mr. A. for three years, and am now wealthy. I have retired from business." "But I cannot understand one thing," said his companion; "if you had such a profitable investment as that, why should you limit the time to three years? Why not serve longer?" "Oh," said he, "you don't understand business. At the end of the three years I had the capital and he had the experience." [Laughter.]

Twenty-five years of honest, earnest effort, ought to find—as it has found—a suitable public acknowledgment. What Mr. Packard has accomplished let others be induced to attempt, and thus work out the great problem of practical business education. [Applause.]

THE CHAIRMAN.

I now have the pleasure of introducing to you President Hunter, of the New York Normal College. [Applause.]

REMARKS OF PRESIDENT HUNTER.

Mr. Chairman, Ladies and Gentlemen : The schoolmaster is abroad to-night in many thousands of representatives of Packard's College ; and I must say I take very great pleasure in being here myself—very great pleasure in lending my little aid in support of this great institution. Mr. Packard and myself commenced our career as teachers, as principals of schools in this city, in the same year. Twenty-five years ago I was appointed principal of the Thirteenth Street school, and Mr. Packard became principal of this great college. I have watched his career through all those years, and I can say, with Burns, that he is among the noblest of God's creations, an "honest man." [Applause.] My boys, when they had finished their grammar school work, were usually committed to the care of Mr. Packard, and because I think the first necessary qualification of a teacher is to love his pupils, and not forget them, nor lose sight of them when they pass away from him, I made it my duty to know how Mr. Packard treated my boys. He treated them so well, that when the time arrived, I sent my own son to him to receive that business education which he required. [Applause.]

In the ratio in which we multiply schools, we diminish pauperism and crime ; and therefore we ought to multiply every kind of school, for there is room for them all. Despotisms and limited monarchies may exist with privileged classes receiving superior education, but a republic can rest only upon the basis of a good education for all the people. I have been much pleased with the remarks of our distinguished chairman, Judge Noah Davis, who has lent the weight of his position and his name in support of the teacher. The position of a teacher is always a very trying one—always a very difficult one—and as it is my business to educate teachers for the public schools, I understand and appreciate his support in these days, when a certain class are finding fault with the appropriations for the public schools—finding fault with the salaries paid to teachers. It is, indeed, a pleasant thing to hear a gentleman in his position stand up here before this vast audience and claim for the teacher the compensation to which he or she may be entitled. [Applause.] Sometimes I meet gentlemen who say, "Why do you educate the people above the station in life in which they were born? Where will you get domestic servants? Where will you get liveried servants, if you take these boys and girls—these sons and daughters of shoemakers, tailors and others of low degree—and give them a liberal education?" These sentiments they have learned from the English aristocracy. This line of argument is very common among those people. They say, "If you educate the son of a shoemaker above his station in life, he will look down on his parents—he will despise his poor relations. If you take a girl and educate her, even in the Normal College, which is only a secondary school, you will educate her above her station in life, and she will despise her poor, ignorant mother." Well, if these doctrines had prevailed

a thousand years ago, you and I and all these people would be to-day painted savages, with rings in our noses, living on roots and offering up human sacrifices. [Applause.] It is our duty to educate our children better than ourselves, in order that the next generation shall be wiser than the present, and in order that mankind shall progress and rise to a higher plane. That is the doctrine which every true republican ought to proclaim throughout the whole land. [Applause.] The gentleman who made that remark the other day, is an office-holder in the city. He went through the public schools, and, as I was aware of the fact, I said to him : "It seems to me, sir, that you yourself, were educated in the common schools, and you ought not to despise the bridge that carried you into high office." But he did. He condemned higher education at the public expense, because it elevated the common people above the station in life in which they were born. Just think of that ! In a democratic country and from a democrat, too ! [Applause.] That is not democratic doctrine, I want to tell you. [Applause.] Napoleon the Great said, when he was on the Island of St. Helena, "If I had been allowed to reign as Emperor of the French, I would have established a system of common schools that would have made every mechanic an artisan, and every artisan an artist." Every great ruler since the world began devoted himself to the education of his people, as the surest means to accomplish the greatest good for the greatest number. From Cyrus the Great down to Frederick the Great, the aim of every ruler was to educate, that he might make a great nation. It is not gold ; it is not silver ; it is not the great mines of the West that makes a wealthy and powerful people ; it is skilled labor, and this skilled labor is the result of the intelligence of the common schools of the United States. [Applause.] These common schools add to the value of every farm ; enhance the value of every manufacturing establishment ; increase the value of the work of every merchant. They add to the wealth of the country in every way in which we consider them. Deprive a nation of its skilled labor, and its gold mines will be worthless. It is agriculture, it is manufactures, and it is commerce which enrich the country ; and in order that these should be productive and make a great and wealthy nation, it is necessary that the people should be educated. Is the shoemaker any the worse a shoemaker because he can translate Latin? And we have had shoemakers, too, who could translate Latin. Will a woman be any the worse housekeeper because she is able to solve a problem in quadratic equations? Why, I say that the commonest labor, down, even, to blacking boots, can be done better by a person who is educated than by one who is ignorant. [Applause.]

It appears to me that I am uttering platitudes ; that these are truths which everybody ought to know is self evident. From recent events in this city, concerning which you have all read in the newspapers, one would think that even our rulers needed a little instruction in this matter—a little enlightenment in regard to the benefits of

public education. [Applause.] If the United States is to-day the most powerful nation on the face of the globe, it is because it has fifty millions of people who are stronger than eighty millions of Russians, because the Russians are not educated and the Americans are. I say the population of Russia is somewhere about eighty or ninety millions. I will double their population and double the extent of their territory, and yet I declare that the United States is stronger, because she has a greater number of educated people within her limits. The British Islands are stronger than Russia, although the former have only thirty-two or thirty-three millions, and the latter has eighty millions. And why? Because the thirty millions in England, owing to their skilled labor, owing to the intelligence of their workmen, owing to their great universities and secondary and primary schools, are far stronger than Russia with her eighty millions of ignorant people. What we need in this country, what we most need to-day, is to cultivate the system of secondary schools.

The primary education, the colleges and the universities in America are excellent. Yale, and Harvard, and Princeton, and the Michigan University, and all the other higher institutions are admirable ; but between the colleges and the primary schools the secondary education of the United States is defective. This is the opinion of men who have given the most attention to public education. This is a secondary and technical school. It is between the primary school and the university, just as the Normal College is a secondary and technical school. We prepare young women for—I am sorry to say—the only channel open to them, the channel of teaching, and I am glad to know that President Packard is trying to open business channels for young women. I will indorse his statement here to-night, that there ought to be equal wages for equal work. Why should there be a distinction? [Applause.] If a woman does as good a stroke of work as a man, why should she not receive the same wages? I know that a great many will not agree with me, but I have seen teachers—women teachers—superior to men teachers, and yet these women received only half the salary paid to men. I have thought that if these women had by accident been men, they would have received more than double their present salaries. This is all wrong. Why should men, at least, make this distinction against those who have greater natural difficulties than they have to overcome? Even if justice does not forbid it, decency should.

I fear I am trespassing on your time, particularly as there are other very eloquent speakers to follow me this evening. I can only say, in conclusion, that as a teacher, I am here to-night to give my little aid to support President Packard in his great work of educating young men and young women in this City of New York for commercial life. I wish you all godspeed. [Applause.]

THE CHAIRMAN.

You will now listen to an address by ex-Judge Fithian.

REMARKS OF JUDGE FITHIAN.

Mr. President, Ladies and Gentlemen: I can give you notice in advance that you are not going to get any chunks of wisdom from me to-night; for, although there is a very large cargo packed away down there, none of it can come out, and Packard is, probably, the man to blame for it; for, in response to my acceptance of his invitation to come here to-night, he stated something of what the programme of his meeting was to be. He said he expected the speeches would be of a colloquial and congratulatory character, something of an after-dinner sort, short, sharp and decisive; and I felt a little alarmed lest when we got here we should find Packard had stationed a lot of men around in the ante-rooms with double-barrel shot guns, with orders if any speaker transgresses the rules to shoot him on the spot. I am satisfied, however, that I was mistaken in this, for if such had been the case there would have been several dead orators here already [laughter], and Packard would have been the first man shot. [Laughter.] Now, Packard said, furthermore, that he had invited Judge Davis and myself on account of "ancient fellowship." In the hurry of reading his letter, it occurred to me that that was the theme on which he expected me to speak, and I was thinking and troubling myself as to what I could possibly say upon a subject of that kind in five minutes. Where was I to begin, and where end? It occurred to me that I should go back as far as the Paleozoic age and bring it down from there. But I remembered that would not do, because all of you who have read Bret Harte know what happened to the Society upon the Stanislaus by such a proceeding as that. It is recorded that on that memorable occasion when Brown, of Calaveras, brought a lot of fossil-bones, which he found in a tunnel near the tenement of Jones, and he read a paper there, just as they read papers here (I am not going to read one), in which from those same bones he reconstructed an animal exceeding rare; and then the trouble began. From hot words they came to hot deeds, and the members of the learned society slung those fossils around in a most promiscuous and reckless manner. Abner Dean, of Angel, was doubled up by a chunk of "old red sandstone," and order was not restored until Thompson's head was caved in by the skull of an old mammoth. It was impossible to embark in any field of enterprise of that character, and finally it occurred to me that what Mr. Packard really meant was that I should say a few words on the subject of early associations, and certainly there could be no more important subject to early youth and manhood. When a young man finds himself at an age when parental cares and authority have ceased, with his own fortune to make or mar, with all the world before him, where to choose; just entering upon that important period of the battle of life—that mysterious and mystic voyage, the beginning and end of which is known to all, but the current's courses, bearings, and events, and duration of which can be foreseen by none—then it behooves the young man to look well to his surroundings and his

associations, for full surely they will have much to do with his success or his failure in after life. It is to that critical period of youth, when hearts beat high and strong, and in "fresh veins the blood of youth is singing its last sweet song," and picturing fairy visions of wealth to be accumulated, of fame to be achieved, or ambition to be gratified, of a high and honored name to be secured and maintained; then it is that the surroundings and the impressions of early youth make their deepest impression, and imprint themselves most indelibly upon the plastic moral and mental character for all coming time. If at that period the young man shall set his mark high in all honorable and chivalrous achievements, and resolve and persist therein to do his best endeavor to work up to that mark, with like honorable means and none other; if he will resolve to put behind and beneath him all temptations to vice, idleness and selfish indulgence, and if he will also strictly reject all preferment or advancement obtained by any devious or questionable methods, and if at the same time he shall refuse to form any associations or any relations that are not in strict accordance with those high purposes and noble aims, that young man's success is assured. Nothing but inevitable calamity or misfortune can prevent it. But at the same time, I hear some one say, "Where is the young man that can work up to so high a standard as that?" I answer, *the country is full of them*. They are to be found in every walk and vocation in life, and, if it were not so, the community would be whelmed in social anarchy, disorder and corruption. They may not all obtain the very highest round of preferment, but they certainly will achieve a signal success, and for your encouragement, young men, let me say that the successes greatly outnumber the failures in life. If it were not for fear of Packard's shot gun, I could stand here for half an hour and detail to you incidents within my personal experience, of the advantages that have accrued to men in after life from the right kind of early associations. Let one suffice: I feel warranted in saying that the eminent and distinguished gentleman who now fills the highest judicial office in the United States, is mainly indebted for his preferment to that office to fortuitous circumstance, which enabled a college class-mate to bring him into a case of world-wide renown, thereby enabling him to bring the really superior abilities he possessed into national repute, thus singling him out as one among a class of men upon whom high judicial honors and responsibilities could be safely conferred. [Applause.] In Packard's letter inviting me here to-night, he took occasion to say that he had known your distinguished chairman, Chief Justice Davis and myself for more than thirty years. At that time we three were all young men, just beginning our career, and looking about us to see where we could find a place in the ranks of the world's workers. I well remember Packard at that time, and I can go back to that period (1853) and remember how he looked. He was about as thin as a clothes line [laughter], and as straight as a telegraph pole, although not quite as long [laughter], with

firm set features, and eye and hair as dark as a Tuscarora Indian, and with a confident look and air about him, as much as to say that he was in the world's battle, and he had come to stay. [Applause.] At that early day he had chosen the pen for his weapon of warfare, and he was endeavoring to use it in editing a small country newspaper in a frontier town, at the mouth of a sluggish, turbid stream, where the principal productions of the neighborhood were bull-frogs, saw-logs and malaria, with an occasional bundle or two of pine shingles thrown in for barter. While Packard could manage to breakfast on the frogs, and shake with the malaria, he found it somewhat difficult to dine on the saw-logs and shingles, and accordingly, he availed himself of the first opportunity to swap off his newspaper for a railroad pass on the first railroad that was built through the town, and he lit out for another and better place in which to begin his life's business, and the result he has told you to-night. It suffices to say, that he has made his mark broad and deep. He has made an institution for himself—in fact, several institutions, so that in all this broad country, and beyond, wherever American commerce extends and American business methods prevail, you will scarcely find a town or hamlet of any size wherein you will not find one or more business men making Packard's marks on large ledgers, on bills, on letters, and on other documents; with a Packard Business College diploma carefully filed away in the safe, and a Packard impress of order, neatness and precision in all that he does. [Applause.]

So much for Packard! Now, for one of the other of the three young men that he has spoken of, and it is not improper to allude to it in this connection. He sits here before you, as your distinguished chairman. As for him, it suffices to say that, beginning life without fortune or influential friends, and relying solely upon his own inherent character and ability, he has won for himself a name and fame broad spread over all the land, second to none, and equalled by few. [Applause.] From the earliest beginning of his professional life to the present day, everywhere and at all times—at the bar, in the forum on the wide platform of political debate, in the halls of legislation, on the bench of our highest courts of judicature—he was always to be seen in the very front ranks of his associates; holding his position easily, firmly, confidently, by the force of superior abilities and character; now, and always an example to the young men of the land; cheering and encouraging them on in a career of honorable ambition.

But, I see some symptoms that Packard is feeling for his revolver. I know that there are others to come after me, whom you will like to hear, and I therefore close these brief remarks with wishing that the young persons who hear me now may have the good fortune in the early part of their lives to form associations and relations that shall ripen in future years into golden fruit to solace and comfort their declining years, and be an example to those who are to come after them. [Applause.]

THE CHAIRMAN.

It is but proper, after such a compliment, that I should say, that very much of what Judge Fithian claims on my behalf is due, as would naturally be inferred, to my having in early life had the opportunity of looking up to Packard and himself, my older associates.

I now have the pleasure of introducing to you Mr. A. Oakey Hall, to whom, I know, you will all be pleased to listen.

REMARKS OF EX-MAYOR HALL.

Mr. Chairman, Ladies and Gentlemen, Gods of the Gallery [laughter], and *Goddesses of the Boxes*. [Laughter.] This seems to be a night devoted to Wiggins and Packard—Wiggins on the exterior of the Opera House, and Packard in its brilliant interior. [Applause.]

I am aware that next to Wiggins the most unpopular man to-night will be he who makes a long speech. It is indeed a great surprise to come from the Marchy, snowy streets outside into this brilliant *parterre* of flowers, and this more brilliant garden of beauty and loveliness. These fast fading flowers (pointing to the tables of flower baskets) when I came in I supposed were intended for the speakers. [Laughter.] I had already selected this (pointing to the centre piece) for myself. [Laughter.] Judge, then, of my surprise, when I saw these fast fading flowers departing from the speakers.

Mr. Packard also wrote *me* a letter, and in that letter he said: "Man loves but little here below," and there he stopped; and I know that he referred to speech making, for the great fault of any speaker, I am bound to say, is that he completes the line with the word "long." Man loves but little here below; but (I shall illustrate it), if rhetoric is concerned, he hates that little long. [Laughter.] And why is it that a speaker is betrayed so often into saying more than he should? Is it because of the intoxication of the lights? or of that indescribable magnetism which the presence of womanhood imparts? or the brilliancy of toilets? Not of the footlights surely, for Judge Fithian seems to have extinguished their lustre. [Laughter.] In their place I see the brilliancy of the head lights of Science, of Judiciary and of Art (pointing at the occupants of the stage). Mr. Packard also said to me: "Consider that you are going to make an after dinner speech." I said: "That is all very well, but where is the dinner?" [Laughter.] I find, however, that that part of the programme is already fulfilled, if feast of reason and flow of soul make a dinner. Mr. Packard, moreover, has given me a toast upon which I shall speak a few words. He has given me also a bill of fare, in which I find that the dinner opened with the usual arrangement of oysters—not on the half shell, but on the full pearl shell of Judge Davis. I find that these were followed by the nourishing soup of the Packard apostle of commercial education. That that was supplemented by the delicious fish of that ex-official, Judge Fithian. I find that afterwards came in the game—for does not a "Hunter" bring in his game? [Laughter.] And when President

Hunter said in making his "little game," that this was an occasion for deifying common sense, I disagreed with him—for it is the occasion for deifying the uncommon common sense school of Mr. Packard. [Laughter and applause.] And when he referred to what he called the times extending from Cyrus to Frederick, I wondered if he meant these days of Cyrus Field and Frederick Gebhard! [Laughter.] And to my next door neighbor I said: "This is like an opera with each of those opera goers in alternate boxes. Perhaps this is the opera of "Patience"—while I am speaking. [Laughter.] Perhaps while Mr. Packard was speaking it was the opera, not of *La Favorite*, but of *Il Favorito*, for he is the favorite of the evening. Next I look upon this bill of fare, and I see that after the full dinner follow the students with their desserts (well deserved) of diplomas. The students who drink the champagne of the feast that we are to celebrate to-night, the bubbles rising in our sight, and the flavor and the delight of their champagne, is to be felt in after life. I read also that this is the twenty-fifth anniversary of Mr. Packard's college. What does that mean? That twenty-five generations of business men have gone forth to illustrate my toast in this after dinner speech, "Commerce is king." That twenty-five generations of business men have walked forth from the college of Mr. Packard, holding up that great banner of "Commerce is king." And is it not! Is not your Federal Senate filling up with business men, while the professionals are leaving it? Is it not the same in your Legislature? Is it not so in the ranks of even authorship? Is it not so in the great world without, where lawyers once ruled affairs—whose positions were bowed down to, and where scientific men walked erect and proud to the exclusion of merchants? The commercial man came when the Packard Business College reared its head front to front with Harvard and Yale. If, on the one hand, "knowledge is power," on the other hand wealth is power, and a greater power in the world to do either good or evil. You, therefore, ladies and gentlemen, have done well to come here in such crowds on this inclement March night, to render your respects to him who raised this banner, the first in the educational world, that "Commerce is King," and declaring that the king should be educated. [Applause.] The commercial man is everywhere abroad. He is minister to France. He is in the Cabinet! He is mayor of the city. He is the great almoner. He builds hospitals, like Roosevelt, libraries like the Astor and the Lenox. He founds colleges. Such a great commercial man was carried to his last long home within the last fortnight; a man who was a Packard Business College within himself; who illustrated in his career all that this business college aims to illustrate, and that man I refer to, not as the governor, not as a senator, but as a merchant, Edwin D. Morgan. [Applause.] You could have seen to-day and yesterday on the elevated railway cars the people reading in the papers first of everything—not the news from Dublin, nor from Washington, where Congress "marched

forth," nor the local news, but an account of the really "kingly" benefactions of Edwin D. Morgan, the merchant, who, in dying, remembered that "Commerce" was so far "king" that by its legacies it should hold its sceptre even above the grave to raise humanity from its level as high as it could be raised by a human arm toward heaven. That business college of a man within himself, never, from the first time he stepped on the platform of politics, lost his manhood or his regard for his mercantile honor; a man who could have been senator on his reelection, if he had stooped to the arts of the common politician to buy a nomination, a man who could have been president in the place of Hayes, if he would have stooped to even the arts of the Washington politician; yet merchant Morgan carried in every rank of life and in every office that he filled, only that high order of integrity which is the banner of the Packard Business College. And yet Morgan was a self-made man; his own "Business College." Toiling in every place that he occupied; toiling for his fortune, large portions of which he has given to aid other toilers of earth. Ah, young gentlemen (turning to the graduates), remember Morgan not as an ideal, but as a fact; and that this great mentor in a mercantile career attained his height, as Longfellow's student hero attained his heights; for

"The heights by great men reached and kept,
Were not obtained by sudden flight;
But they, while their companions slept,
Were toiling upward in the night."

THE CHAIRMAN.

I know you are glad, ladies and gentlemen, that Mr. Hall missed his dinner. He never could have made such a speech as that, on a full stomach. You have heard judges, lawyers, teachers, editors; and now we ought to give the clergy a chance. I am happy to introduce to you a clergyman—the Rev. J. M. Buckley, who will in more senses than one, I think, give us something divine.

MR. BUCKLEY'S ADDRESS.

Ladies and Gentlemen: You see before you one who has experienced a profound regret since he sat upon this platform. While listening to Judge Fithian, a thought passed painfully through my mind, "What might I have been had I had the privilege of knowing Mr. Packard thirty years ago." But, alas! so great a boon was denied me. I have been forced to climb up without the help of but seventeen years of Mr. Packard's influence. Still we are to be thankful for what we have received.

My acquaintance with Mr. Packard's school originated in a manner very complimentary to the school. An old New York merchant without any education had made a large fortune, and I stood in his counting-room between sixteen and seventeen years ago, when a boy applied for a position in answer to an advertisement. Said the old man, rather roughly, "What do you know?" Said the boy, "I don't know very much." "Where do you

come from?" "I am a student of Packard's school." "Well," said the old man, "I suppose you think you can take charge of my books, and teach me how to keep them." Most boys would have been somewhat depressed by such a remark as that, but he replied, "No, sir; I don't think I can keep your books, but I think I can try to do anything you would like to have me do." That was the first time I ever heard of Packard's school. The answer was quite pertinent. The boy got the place; and the very boy,—now a respectable merchant of this city, met me at the door as I came into this building, and shook hands with me, and reminded me of seventeen years ago. Now, if he had said, "I can keep your books; I am a graduate of the business college; I understand this thing all the way through," he never would have got the situation. But he knew enough to know what he knew, and to know what only experience could teach him, and to modestly but firmly say that he could try, in view of his education, to do anything that his employer might wish him to do.

Now, ladies and gentlemen, there have been speeches here to-night upon great and broad themes; I propose to make a speech to the young men who are here. I shall not say much to the young women. I never had a sister nor a daughter. My education has been horribly neglected. [Laughter.] John Stuart Mill says that no man ever understood women, and Josh Billings says that no woman ever understood herself. [Laughter.] Under these circumstances I shall say little or nothing to the young women. As respects that quotation from Byron, an English jurist observed, that Byron spoke chiefly from his own experience when he said, man is never just to woman. There is a saying vastly older than that, attributed to Demosthenes,—perhaps he never said it, but he is credited with it: "A woman can destroy in a day what it takes a statesman forty years to build." So I am quite certain all the young women connected with this institution will get along. There is a mysterious, subtle influence that is not to be weighed by scales—not to be estimated by common arithmetical rules, that carries woman forward. The best thing I have heard about education, is stated to have been said by an Englishman, when somebody said that the girls of England were miserably educated, and the reply was, "It makes no difference, the young men of England can never find it out." [Applause.] But I proposed to speak to the young men. It must be a long time since I was a young man. When I came here to-night, I fancied it was not so very long ago, but Professor Packard's reminiscences have destroyed the delusion. He touched a very tender chord. I was foolish enough to preach a sermon on "The successful laying of the Atlantic cable," the day before the electric current stopped, and I rang the changes on that Frenchman who was telegraphing "all right." However, I had my revenge; I put those notes away; I was laughed at then, but several years afterwards, when the cable was successfully laid, I brought them out,

electrified them, and preached the sermon a second time; and I was so elated with the glory of that discourse, that I had it published. I will simply say that the book-seller has a large number of the copies on hand yet. [Laughter.] Young men, if you should any of you enter the ministry, never publish a pamphlet sermon on temporary things. [Laughter.] If you do, you will be apt to keep the copies.

But now to the real thought of my address. I know a young man who started twenty years ago in this city, and he has not succeeded yet. He is not a drunkard, he is not a thief, he is not a forger, he is not a boor, but he has not succeeded. He entered his situation in New York, in 1859, but he has not succeeded, and I propose to tell you why. He was the son of poor but very respectable parents,—mark that; they all are,—and he was. His parents were very respectable; his father was a house-painter in this city, and had an income of about five thousand dollars a year, when that amounted to something! His mother was an excellent house-keeper; she had no high education, but she was magnificently educated in taking care of a house, in setting a good table, and in helping her husband to save money. This boy had fifteen years' good schooling, and went into his situation at the age of eighteen and a half years, or thereabouts. He has not succeeded. He was a promising boy, and he is a promising man, but he is no farther advanced than he was then; except that he has a little better situation. Why has he not succeeded? I told you he is not a forger, he is not a drunkard, he is not a thief, he is not a boor; why has he not succeeded? *He neglected the cultivation of his mind.* He never took the pains to read a serious book through. When I first knew him, he knew the contents of Captain Marryat's novels,—and they were very popular in those days. He could also recite long passages from "The Count of Monte Christo," but he never undertook the systematic improvement of his mind. It is a matter of doubt if he ever read a serious book through in his life. Another thing; he never would talk with a man that knew any more than he did. He always selected persons that knew a little less than himself, and they were glad to hear him talk. He never did any thinking, in the proper sense of the term. This is one reason why he has not succeeded. He had animal spirits,—plenty of them. He was as handsome a young man as I ever saw. He is a handsome man now, but he never cultivated his mind. Another thing; he never deliberately formed an opinion. There are some people who never have an opinion; they can give a prejudice,—they can like something very much, but they cannot give an opinion in any proper sense of the word. This young man never formed an opinion. It is a common saying about him now, that you don't know where to find him. When he talks with a total-abstinence man, he says, "Oh, yes, I am a teetotaler, but I am not a 'bigoted' one." He has not known for twenty years, whether he was a Democrat or a Republican,—that does not mean so much now, but there have

been times in the history of our country, when such a statement would have meant a good deal. But he never knew what he was,—never had any settled opinion.

They all say, in the American sense of the term, that he is a clever fellow, but they have no respect for him. Another thing this young man has failed to do; he has *failed to master his business*, to study its philosophy. His first position was that of an entry clerk. He was promoted from that, for he writes a very good rapid hand. They put him into the position of assistant book-keeper. He has changed his place three times. But scores of young men have been promoted over his head. Why? Because he has never studied the philosophy of his business. He did his routine work; he never gave a thought beyond it. He did that well, but when vacancies occurred, and men were to be taken from lower positions and placed in higher, nobody ever thought of him. He went with tears in his eyes, to his employer, and said, "Why didn't you give me that chance?" And the least his employer could say was, "I never happened to think of you." Because he had never mastered his business so as to suggest to his employer the propriety of moving him to a higher position. The boy on whom he looked down, fifteen years ago, is now a partner in the same house, and making forty or fifty thousand dollars per annum—a boy that never had half his chances. And another thing he did; he spent every evening in the week away from home, in society; about four evenings in the week in the society of young ladies. Now I must pause and explain, or I shall be in greater trouble than Judge Fithian supposed he was from President Packard's revolver; there are some things more terrible to a speaker than a revolver. There are two sorts of young ladies; sensible young ladies and frivolous young ladies. Now if the young man I speak of had spent four evenings each week in the society of sensible young ladies, I would not be speaking about him at all. Chancellor Hoyt of Washington University said many years ago, "I have had professors to teach me, and clergymen to preach to me, but what I have learned that I most valued I have learned from the society of two or three sensible women." But my friend of whom I speak selected the frivolous sort. And he spent four evenings each week talking small talk. He was wonderfully popular with all of them. They always liked to see him. He never taxed their brains, and he talked with them about everything that interested them. In fact, they proposed him at one time in a Sunday school, for Female Superintendent. [Laughter.] It is a matter of doubt which sex was complimented. [Continued laughter.] Well now, after a certain number of years, he married; and mark this,—he had associated with so many frivolous young ladies, that he illustrated a problem in natural science. A concentration of rays had burned up the focus, and he made a terrible mistake. He married a woman of about his own grade, and their honeymoon became a sort of vinegar-moon before a great while. They have never been happy. They do not know why, to

this day. He used to be possessed of good animal spirits,—full of good humor ; but now he is petulant and testy, and he does not care to go home. I forgot to state that he joined both the Masons and the Odd Fellows. He had an idea that they would help him into power ; and I ought to say that a year ago, the Masons made him tyler in the lodge, and he stood with drawn sword on a certain occasion ; but the influence he got was, like Masonry as a whole, not practical, but speculative. Now, there is one thing more that I can think of to account for his want of success ; he had no genuine self-respect, nor could he have. Self-respect is born of conscious integrity and conscious knowledge. Now the man who lives alone, and does not offer to do anything, does not need knowledge to give him self-respect, for he has integrity, he knows he is honest, and he knows the noblest work of God is an honest man. But the moment he goes out into society, and begins competing with his fellow-man, he cannot respect himself, if he is only honest. He must have perspicacity, and knowledge, and capability. This young man knows that he does not know much, and he has no genuine self-respect. Now, he looks as if he did ; but it is only polished brass. There is a marked difference between genuine self-respect and polished brass. He is conscious that he can make a great many wise and learned men ashamed of their stupidity and bad manners ; but when a man of sense looks him in the eye, and cross examines him, he knows and feels his ignorance. There is a young man in a store on Broadway now, that has so much self-respect that his uneducated employer said about him on one occasion, that he did not understand what to make of him. Said he, "I cannot boss him as I boss the others." What was it about that young man? A quiet dignity, a self-respect based upon the knowledge of the fact that he understood his business. The young man of whom I speak, has been a toady all his life ; he has bowed to persons above him, and he has patronized persons below him. He does not and cannot respect himself. Now he has a pretty good salary, a salary of eighteen hundred or two thousand dollars, perhaps. He is certainly a very prepossessing man. But he has had no genuine success. I tell you, young gentlemen, don't you be deceived into the thought that the graduation from a business college, with all its advantages (no man puts them any higher than I do), without the development of your minds—without studying the philosophy of your business—without forming your opinions deliberately and from thought—without employing what Elihu Burritt called the invaluable fragments of time ordinarily disposed of as odd moments ; and without cherishing a manly self-respect, can give you a true success.

Reference was made by my predecessor, in a most graceful and eloquent manner, to the late Gov. Morgan. Let me complete the reference while agreeing that "commerce," in a certain sense, "is king," to the admirable, the far-seeing benefactions of Gov. Morgan, by intimating to you that down under his intellectual power, under his commercial sagacity, under his politi-

cal wisdom, was an amount of manhood that could not be bought—that could not be signed away in a college diploma ; that could not be inherited from parents ; but that is intimately connected with that genuine fount of pure religion, which was the inspiration of Gov. Morgan's life, and of his dying gifts.

It is a pretty serious matter,—the failures are sometimes more and sometimes less conspicuous than the successes. I congratulate you on having had such favorable experiences thus far, and I wish you the greatest success which your fondest aspirations may desire. But let me say to you, that it is only to be purchased at the price of square, manly, persistent work, from now until the end.

Hoping that you will take my common-sense advice, even if introduced to you under the guise of preaching, I think I may summon the law and the medical profession, and the profession of teaching, and the mercantile profession, and all the professions one by one, and the successful men in them would declare that only by these principles, which are fundamental to every individual development, can true success be attained. Having said thus much, I bid you good night, and hope to hear, when I am present at the fiftieth anniversary of this institution (for if President Packard can live that long, seeing he is thirty or forty years older than I am, I don't see why I should not expect to live), I hope he will include in the catalogue of graduates, successes which will inspire me at that time to produce a nobler paper when my name is announced.

I feel it my duty before I sit down, however, to rebuke President Packard. He stood up here and began with what he subsequently proved to be untrue. He said he was not "a good reader," and if I ever heard anything read better than he read his "Reminiscences," I cannot recall it. He did not read theatrically, he did not read dramatically, but he read naturally, and it went straight into our hearts. (Applause.)

THE CHAIRMAN.

Now, ladies and gentlemen, we will undertake the pleasantest part of our exercises—the distribution of these beautiful flowers to the graduates. But first we will listen to the valedictory address, which will now be delivered by William H. Lloyd.

VALEDICTORY.

Fellow Graduates :—The time has arrived when we must part. The bond which has held us together for the past year or more as fellow students is now to be broken.

There is no greater crisis in a young man's life, I think, than the time when he severs the connections of his youth, takes the helm, as it were, from the hand of his father, and steers forth upon the stormy sea of life to breast its current alone. This crisis presents the golden opportunity of life, and if it is lost, his whole life may be a failure ; for

"There is a tide in the affairs of men,
Which, taken at the flood leads on to fortune ;
Omitted, all the voyage of our lives
Is wrapt in darkness and in misery."

This, then, is the flood-tide of our lives, and we must grasp the opportunity. What we intend to aim at in life is success, and the great question is, how are we to attain it?

But first, there is a duty which falls to each and every one of us—a duty which we should feel bound to perform, and that is to uphold the honor of the institution of which we are graduates. The charge is not seldom made against such institutions as the one in which we have received our commercial training, that they are of little use, and are to be ranked among the specialties in education which need not exist, and have no just claims upon the confidence and support of the community. The refutation of such statements is furnished in the large number of eminent men in commercial and professional circles, who are proud to be numbered among the Alumni of Packard's Business College.

This twenty-fifth anniversary of this institution is a striking example of the "survival of the fittest."

Let us in our future life show that our college career has been beneficial to us, the hours spent therein not wasted time, but rather the source of our efficiency in the spheres of labor we may be chosen to fill. Let Packard's be as proud to own us as its graduates, as we are thankful for the tuition we have there received.

We cannot bid farewell to the place we have occupied for so long, and to the instructors who have guided our studies, without a word of gratitude to them.

Gentlemen of the faculty of Packard's Business College : You have labored faithfully, earnestly and patiently with us, and at this hour we keenly appreciate your efforts to make our connection with the school pleasant as well as profitable ; therefore accept the thanks of this graduating class in whose hearts the principal and instructors of Packard's Business College will ever hold a warm and honored place.

Many of us part to-night never to meet again, but what a pleasure it will be in after life, when we hear perhaps of one of our number who has made a name in the world, to remember, that man was a schoolmate of ours.

There is only one way, however, to achieve success in this life, and that is by steady, hard work. The world will expect much of us, while we can expect but little of the world in return. It will expect us to be able to fight our own battles, to keep at the top by our own determination, and if we fall, the world will no more notice it than a busy man would notice a falling meteor. So let us strive to reach the top of the ladder and stay there, for

"Remember, this world, this great, great world,
Will not for a moment stop
To see which dog is in the wrong,
It will shout for the dog on top."

The activities of the world are the ladder, but with but little assistance we will be expected to

do the climbing; therefore, as we go out to-night, let us resolve to put forth all our energies, determine that we will succeed in life, make up our minds that we will work, work faithfully, honestly and untiringly, and then, when success has crowned our efforts, and we retire from the busy hum of business life, we can look back with pleasure upon the days of our youth, the days we spent in college. And so my farewell words to you to-night would be:

"Work on while yet the sun doth shine, thou man of strength and will,
For golden hours are fleeting by, and youth is passing still.
Soon will this busy life be o'er, and earth recede from view,
And heaven with all its glory shine where all is pure and true,
Ah! then you'll understand full well the proverb deep and vast,
The mill will never grind again with the water that is past."

AWARDING DIPLOMAS.

Diplomas were awarded by Mr. Packard to the following:

- 1.—WM. M. SMALLWOOD.....Astoria, L. I.
- 2.—AARON HECHT.....New York.
- 3.—F. BOCHMANN.....New York.
- 4.—DAVID F. MILLEMANN.....New York.
- 5.—CHAS. J. WITTENBERG.....Elmira, N. Y.
- 6.—HOWARD H. PUGSLEY.....Peekskill, N. Y.
- 7.—JOHN F. ROTH.....New York.
- 8.—R. J. DRAKE.....Harrison, N. Y.
- 9.—HERBERT H. SHIPHERD.....Richmond Hill, L. I.
- 10.—STEWART MANER.....Tottenville, S. I.
- 11.—FRANK H. MORRILL.....New York.
- 12.—CHARLES F. WARNER.....Wilbraham, Mass.
- 13.—WM. H. MARTENS.....Mt. Vernon, N. Y.
- 14.—DAVID GOODMAN.....New York.
- 15.—WILLARD P. TALLMADGE.....Greenpoint, L. I.
- 16.—MISS CARRIE E. DAVIDSON.....New York.
- 17.—HUGO REICHARDT.....New York.
- 18.—AUGUST B. HOFMAN.....New York.
- 19.—ALBERT F. BEHNING.....New York.
- 20.—MISS ETTA CLEMENS.....Mohawk, N. Y.
- 21.—WM. J. ANDERSON.....Greenpoint, L. I.
- 22.—OTTO RUNK.....New York.
- 23.—MITCHELL LEHMAN.....New York.
- 24.—MAX J. ROTH.....New York.
- 25.—CHAS. W. BUCKTER.....Mamaroneck, N. Y.
- 26.—CHAS. DE BAUN.....New York.
- 27.—MISS IDA KOHLBUSCH.....Jersey City, N. J.
- 28.—H. A. D. HOLLMANN.....New York.
- 29.—MELVIN DE MOTT.....Hackensack, N. J.
- 30.—ALBERT RAAS.....Paris, France.
- 31.—JOHN G. BORGSTEDT.....New York.
- 32.—OTTO HUBER, JR.....Brooklyn, L. I.
- 33.—HENRY C. HOFFMAN.....New York.
- 34.—GEO. LINDENMEYER.....New York.
- 35.—MISS LIZZIE W. GANTZ.....New York.
- 36.—FERDINAND MANDELBAUM.....New York.
- 37.—A. PROCTOR, JR.....Newtown, L. I.
- 38.—LEE E. FOISE.....New York.
- 39.—OSCAR G. WICHUM.....New York.
- 40.—EDWARD SCHULZ.....Hoboken, N. J.
- 41.—JOHN A. BROWN.....Hoboken, N. J.
- 42.—CHARLES A. BURDEN.....New York.
- 43.—OSCAR WM. DEPFELER.....New York.
- 44.—WILLIAM H. EBLING, JR.....Morrisania, N. Y.
- 45.—JOSEPH H. MCGUIRE.....New York.
- 46.—FRANK HALL.....Ridgefield, N. J.
- 47.—LOUIS BRUNS.....New York.
- 48.—MISS AGNES G. BURTON.....Brooklyn, L. I.
- 49.—JOHN G. WINTJEN.....Mt. Vernon, N. Y.
- 50.—WILLIAM H. LLOYD.....New York.

THE CHAIRMAN.

Mr. Packard wishes me to announce his very great disappointment at the unavoidable absence of the Hon. Chauncey M. Depew, who was to have delivered the address to the graduates; and to state that the Rev. Mr. Lloyd will discharge that duty. I am also requested to read the following despatch received from Mr. Depew, dated late this afternoon at Poughkeepsie:

DISPATCH FROM MR. DEPEW.

"My Dear Packard: Am detained here beyond a per-
"adventure. Sorry; but you won't need me. What I
"should have tried to say to your young men, has been
"better said by you in your twenty-five years of honest
"work and good example. May you continue in the same
"work for twenty-five years to come, and may I have the
"happiness to be with you at your golden wedding."

"CHAUNCEY M. DEPEW."

THE CHAIRMAN.

Rev. Mr. Lloyd will now deliver the address to the graduates.

MR. LLOYD'S ADDRESS.

Ladies and Gentlemen: There are few speakers able to assume the position and perform the work of another man, and it is especially difficult when the man expected to perform that work has reached such eminence in his profession, and has so wide an experience in life as the Hon. Chauncey M. Depew.

You who listened one year ago to the wise and eloquent utterances of the gentleman who was to have spoken words of counsel to you to-night upon this platform, will appreciate the delicacy of my position. I share in your disappointment. Indeed, upon no man present does Mr. Depew's unavoidable absence press more painfully than upon myself. I am consoled, however, by the consciousness that the circumstances under which I address you, will save me from severe criticism. Although my words must fall far below those you expected to hear, in one thing I have an equal fitness with any man, to speak to you, and that is the fitness of sympathy and earnest desire for your welfare and prosperity. Some one has said, "brevity is the soul of wit." Certainly at this late hour, and filled to repletion as we are, with eloquence, wit and wisdom, brevity will be the soul of common sense.

Allow me to advise you first of all, to strive to get money. You recall the advice given by Iago to Roderigo, "put money in thy purse."

By honest industry, by intelligent application of the business principles you have been studying during the past year or more, each of you may, if you cannot become wealthy as wealth is in these days of colossal fortunes estimated, acquire so much money as will lift you above the condition of mere toilers, to meet life's bare necessities. Every young man should aim at this, and seek by all legitimate methods to put money in his purse. Money is power—in some senses greater even than knowledge. Knowledge without money is sometimes unavailable for its best purposes. Money will enable you to enrich your own mind, and also furnish the means by which you can make your knowledge beneficial to others. Be earnest in everything you undertake to do. Throw your whole soul into your work. Let your employer see that you

do your allotted task conscientiously. Fulfill every part of your duty honestly. Be incorruptible. Avoid accepting anything that looks like a bribe. Maintain your self-respect. Never take a dollar as a gratuity from any customer you may serve. Remember you are working for the firm which employs you, and that no customer can hold you in honor if you take from him a bribe that may lead you to be false to the interests of your employer. Resolve to be incorruptible in every department of life. Maintain your manhood. Let your ideal of manhood be higher than that of the "swell" with a cane, a cigar and a small sized relative attached to a string. See to it that in the conduct of life, in all things, you are marked by uprightness, integrity, manliness.

Cultivate courtesy of manner and gentleness of speech. A graceful deportment always marks the true gentleman. If you are called upon to refuse to do wrong to yourself, or to rebuke wrong-doing in another, you need not serve up your principles as people do salad dressed with vinegar. Be firm, yet gentle: immovable as a rock, yet genial as the sunlight which plays upon its granite brow. *Live and let live.* Do not try to build a house for yourself by knocking bricks out of that of your neighbor's. Be in all things worthy of the parents who have loved you, cared for you, and having prepared you for life, by much toil and self-denial, and who to-night think of your future with trembling and hope. Let no young man in this class (I need not say this to the young women—they never will) ever give his mother cause to blush for the name he bears. Let the sterling character of the president of the school from which you now graduate impress itself upon you. Be true to the best interests of the country in which you live. Soon into your hands will be placed the greatest gift this land can confer, the right of suffrage. Then, fulfill your duty as citizens of this fair republic, fearlessly and incorruptibly. Vote at all times for the best man, who will support the best measures, irrespective of political and party affiliations.

I advise every young man here to get married just as soon as he can afford it; and when that time comes, if it is possible for your affections to go out in that direction, marry a graduate of Packard's Business College. With this word I close. Like ships sailing into an unknown sea, you to-night are launched upon the ocean of life. Go forth, ballasted by character, with conscience for your compass, the Bible for your chart, and integrity holding the helm, and you need not fear the shock of wave or rock. You will not be cast up a wreck at last; but when the end of your life comes, with the rich argosy of gathered experience, perhaps with wealth, the result of honest, intelligent industry and commercial enterprise or professional eminence, you will leave behind you a name honored among men, and you yourself shall

Sail unto the dusk of evening,
To the islands of the blessed,
To the kingdom of the Father,
To the land of the hereafter.

LETTERS OF CONGRATULATION FROM
BUSINESS COLLEGE MEN.H. B. BRYANT'S BUSINESS COLLEGE,
CHICAGO, Feb. 16, 1883.

S. S. PACKARD :

Dear Sir :—I am pleased to know that the twenty-fifth anniversary of the founding of the New York Business College is to be duly recognized and celebrated. I remember well the great obstacles that had to be surmounted when we set out upon the project of opening a business college in the city of New York, in 1858. Even then, an enterprise to be known, acknowledged and respected in that city must have great merit and be of large proportions. How to make the enterprise known before it had grown to the necessary proportions, or how to get the desired proportions before it was known, was a problem that we spent considerable time in solving.

The most suitable location for the college at that time seemed to be in the Cooper Institute Building, and we found in Peter Cooper a warm and active friend, ready to lend a helping hand to a worthy undertaking. We engaged of Mr. Cooper a suite of rooms that were well adapted to the purpose, and here we made the beginning.

That great lever, "The Press," was not overlooked, and with its aid the merits of the undertaking were placed before the public. Patronage soon began to flow in, and the thorough work done by the excellent corps of instructors soon exceeded the "Powers of the Press" in the warmth and earnestness with which the students scattered broadcast the good words of commendation.

We had so much confidence in the ultimate success of the undertaking that the possibility of failure was never entertained.

It does not seem long since Peter Cooper presented the Prince of Wales to the faculty and students of this institution, then in the Cooper Institute Building, but thousands of young men and women have commenced and completed a business training at this college since that date—and what strides the city has made since then!

When the institution was transferred to you, we felt that it was falling into competent hands, and the result has verified our prediction.

PACKARD'S NEW YORK BUSINESS COLLEGE is now as familiar to the ear as that of any educational institution in the city.

The value of the special training afforded by this institution is now known and appreciated by thousands of families who have sent representatives to reap its advantages, who are now occupying positions of trust and honor that they could not have obtained but for this training.

I regret that it will not be possible for me to be with you on this interesting occasion, and can only send you my best wishes for a long continuance of the great success that so valuable an institution is now meeting with.

Yours very truly,

H. B. BRYANT.

MAVHEW BUSINESS COLLEGE,
CHAMBER OF COMMERCE, 156 JEFFERSON AVE.,
DETROIT, MICH., Feb. 24, 1883.

Dear Sir :—I much regret my inability to attend the anniversary exercises of your Business College on the 6th of March, for I well understand the occasion will be one of interest to business education and to the colleges generally of the country.

From the time you have successfully devoted to this important interest, and from your central position and the opportunities you have had for the study of the subject at home and abroad, you will doubtless improve the occasion as few could, by the inculcation of sentiments that shall magnify the importance of this new departure in education, and make known its power to advance the material prosperity of the country, which never before so much needed this service as now.

Wishing you success in the important work you have in charge, and regretting my inability to be with you on your approaching anniversary, I am,

Sincerely yours,

IRA MAYHEW.

OFFICE OF SPENCERIAN BUSINESS COLLEGE,
MILWAUKEE, WIS., Feb. 12, 1883.PROF. S. S. PACKARD, Packard's Business College, New
York City :

My Dear Sir :—I wish that I might be present in person to join in celebrating the anniversary of twenty-five years of most useful and noble work done by Packard's Business College, but I cannot. Permit me, however, to congratulate you on the great good that has been done by your College, and with my gratitude for your distinguished services to business education in America and Europe, as teacher, author and manager. I hope that you may live to celebrate another quarter century anniversary of your College, and that I shall be there to take you by the hand.

Fraternally yours,

ROBERT C. SPENCER.

THE ROCHESTER BUSINESS UNIVERSITY,
ROCHESTER, N. Y., Feb. 8, 1883.

My Dear Sir :—While regretting exceedingly my inability to accept your very kind invitation to attend the twenty-fifth anniversary of Packard's Business College, contained in yours of the 1st instant, I wish to extend you my most cordial congratulations upon the degree of success that has attended your labors during the last quarter of a century, and to express to you my sense of the deep obligations under which all in whose hands the interest of the cause of business education now rest are placed by you.

Your success in New York has been as complete as you could reasonably have wished; your school has shed a permanent lustre upon the entire specialty, and your labors have done more to strengthen the hands of your co-workers and to place the department of technical commercial education upon a solid basis, than have those of any other man, living or dead.

Wishing you a delightful anniversary, and another twenty five years of uninterrupted prosperity, I remain,
Yours fraternally,

L. L. WILLIAMS.

To S. S. PACKARD, ESQ.,
305 Broadway, New York.OLD DOMINION BUSINESS COLLEGE,
RICHMOND, VA., Feb. 17, 1883.

PROF. S. S. PACKARD, New York :

Dear Sir :—Please accept my very sincere thanks for your remembrance of me on the occasion of your twenty-fifth anniversary. Unhappily, I shall not be able to greet you personally with compliments of congratulation, and to enjoy the pleasure of the festivities.

The proposed commemoration pictures to my mind the progress of commercial education since the establishment of your College. Twenty-five years ago the Business College was but little known; its support was comparatively feeble; and for some years thereafter public sentiment was considerably divided as to its usefulness; but the differences of opinion "had no other effect than that pulling the cord tightened it," and drew people to consider, and rightly estimate, its advantages. To-day thousands of young men, of all nationalities and of all faiths, are yearly added to the alumni of the business schools of the country; and men of all branches of industry are interested in encouraging, sympathizing with, and helping by their generous patronage. The influence for good and the substantial work which have emanated from the labors of earnest and capable educators contributed to these results.

The spirit that makes no pauses is still on the march; and its splendid triumph, within so short a period, justifies the belief that it will smite a rock from which a stream shall flow to swell its tributary to the educational forces of this great nation.

I would express, in this connection, my approbation and appreciation for the interest you have uniformly manifested in the cause of commercial education, and for the many richly suggestive and instructive publications and contributions that have emanated from your fertile pen.

The profession numbers you among its very best friends; one in whom it has invariably found a wise and good counsellor. That your unremitting labors have brought forth abundant fruit is evidenced by the fact that you now preside over one of the largest and best appointed commercial schools in this country; and may it continue to prosper

until sufficiently ancient to secure over its main entrance the following inscription :

"PACKARD'S BUSINESS COLLEGE.

"This institution has been in existence for an unknown period. It is believed by antiquaries to have been established long before New York was incorporated as a town. In 1883 it was a large and flourishing school—indispensable in the habits of the people, and impregnable in their affections. Five hundred years later it was renowned for its efficiency and patronage; and in 2865 its reputation had not diminished."

Fraternally yours,

GEO. M. NICOL.

CRITTENDEN COMMERCIAL COLLEGE,
1131 CHESTNUT STREET,
PHILADELPHIA, Feb. 27, 1883.

PROF. S. S. PACKARD :

Dear Sir :—It is doubtful about my being able to attend your anniversary, to which you have so kindly invited me, but you have my hearty good wishes all the same. The College, under your management, has always been among the foremost in advancing the cause of business education, and your instructions have been an invaluable aid to multitudes of young men who are now among the prominent and successful ones of this busy age.

May you long prosper, and may your able and earnest efforts for the improvement of the young men of America be fully appreciated and richly rewarded.

Very truly yours,

JNO. GROESBECK.

BRYANT, STRATTON AND SADLER
BUSINESS COLLEGE,
BALTIMORE, Feb. 27, 1883.S. S. PACKARD, President Packard's Business College, New
York :

My Dear Packard :—In reply to your kind invitation will say that it is my intention to be with you on the evening of the celebration of the twenty-fifth anniversary of Packard's Business College, and extend in person my greeting and congratulations.

You are doing a noble work, for which the fraternity throughout the world are your debtors. With best wishes for your continued success and happiness, I am, as ever,

Fraternally yours,

W. H. SADLER.

RUSSELL'S BUSINESS COLLEGE,
JOLIET, ILL., Feb. 19, 1883.

Friend Packard :—I am in receipt of your kind invitation to be present at your anniversary, March 6, but am forced to decline on account of other pressing engagements. Words are inadequate to express the gratitude I feel towards you for giving us, your co-workers, such valuable aid in your books and writings, and placing before our young men so pure an example. For myself, I feel that no man in our profession has done more to make business education what it is in America to-day than yourself; and I know that I but voice the feelings of thousands when I say—God bless you!

May you have many more anniversaries, and may success and prosperity of the better sort forever attend you.

Fraternally yours,

H. RUSSELL.

THE BRYANT AND STRATTON DAVEN-
PORT BUSINESS COLLEGE,
DAVENPORT, IOWA, Feb. 24, 1883.

My Dear Mr. Packard :—Yours inviting me to attend the twenty-fifth anniversary of Packard's Business College duly received. I assure you I should be delighted to be present on that occasion, and to take you by the hand and tell you how much I appreciate all that was done for me by you and your most excellent institution. The valuable training I received at your College has indeed proved a stepping stone to success. I wish a thousand young men would avail themselves of the advantages afforded by your superior institution during the next year. It would be money in their pockets as well as yours. Wishing you every success always, I am,

Very truly yours,

D. R. LILLIBRIDGE.

PEIRCE COLLEGE OF BUSINESS,
PHILADELPHIA, PA., Feb. 23, 1883.

PROF. S. S. PACKARD, Packard's Business College, 805 Broadway, New York City:

Dear Sir:—With pleasure I acknowledge the courtesy of tickets of admission to your twenty-fifth anniversary, to be held on the 6th or next month.

As I before advised you, if at all consistent with my business engagements I will attend. Procure the best testimony you can in favor of our kind of education, and I shall rejoice with you. I hope at the commencement of this institution, June 14th next, to give to the public similar testimony from eminent thinkers and successful men, and I have no doubt that what may be said will be a plea, not for Peirce, or his institution, but for the cause of business education.

Yours fraternally,

THOMAS MAY PEIRCE.

FOLSOM'S BUSINESS COLLEGE,
ALBANY, March 1, 1883.

S. S. PACKARD, Esq.

Dear Sir:—We regret our inability to be present at the twenty-fifth anniversary of your Business College, to be held, under such flattering auspices, at the Academy of Music, on Tuesday evening next.

It affords us great pleasure, however, to learn, through your card of invitation, of the merited recognition of one of the leading educational institutions of the modern practical type, by not only leading merchants, bankers and other business men, but by distinguished divines, chief justices, judges, ex-mayors and senators, who are to be speakers on the occasion.

Of your grand achievement in building up, upon its merits, without endowments or other pecuniary aid, one of the largest Business Colleges in the largest city of America, you have occasion to feel a just pride; and we, too, in extending our congratulations.

Fraternally,

FOLSOM & CARHART.

ELMIRA BUSINESS COLLEGE,
ELMIRA, N. Y., Feb. 26, 1883.

PROF. PACKARD:

Dear Sir:—I am in receipt of your invitation, and would be only too glad to be present at your anniversary on the 6th proximo, were it possible.

You are doing a great and noble work which we, your co-laborers, well understand, and which the public, I am glad to see, is beginning to appreciate. The future, however, will alone reveal its magnitude.

Say to your young men for me: Go forth into the great field of labor which is opening on every hand, full of courage, hope, and the persistence which comes of adequate preparation. Seek the better paths; avoid those which tend downward. Remember that in integrity alone is there safety and true success. Let this one word be your safeguard, your talisman, your guide in all the ways of life, and leave the consequences with God.

Very truly yours,

A. J. WARNER.

NATIONAL BUSINESS COLLEGE,
WHEELING, W. Va., Feb. 24, 1883.

PROF. S. S. PACKARD, N. Y.:

Dear Sir:—Your favor of the 1st inst., inviting me to be present at the 25th anniversary of Packard's Business College, to be held on Tuesday evening, March 6th, was duly received.

I must say that it would give me much pleasure to be present on so important an occasion, but am sorry to have to inform you that it will be impossible for me to leave home at that time. But I send you instead my best wishes for your success in the great cause of practical education, in which you are taking such a leading part. The Business Colleges of the country, and especially those giving such a thorough and practical course as the one of which you have the honor to be the head, are exerting considerable influence in giving a more practical tone and tendency to the entire educational system of our country; and it is to be hoped, and it is my opinion that this tendency will develop much more rapidly in the future than it has done in the past. I realize the fact that the day is gradually, but surely coming when business or practical schools and colleges will be the

most popular schools of the country. God speed it. The importance of such a course as is given in your college cannot be overestimated. I value very much your plan of conducting literary exercises in your school for the first half hour, as indicated in your paper read before the Business Educators' Association of America, held at Cincinnati last June, and have introduced the plan in my own school. It takes well, and will, I am sure, prove very beneficial to our students.

Extending to you many thanks, and hoping your anniversary will be a complete success in every particular,

I remain,

Yours fraternally,

J. M. FRASHER.

EATON & BURNETT'S BUSINESS COLLEGE,
BALTIMORE, MD., Feb. 26, 1883.

S. S. PACKARD, Esq.,

805 Broadway, N. Y.

Dear Sir:—Your kind invitation was duly received. Business engagements will prevent our being present at your twenty-fifth anniversary. We hail with pleasure the growing interest of business men and others in practical education. Such help should result in a higher endeavor in the line of our calling.

We heartily join you, and wish you God speed in the effort to broaden the sphere and elevate the standard of Business Education. We are,

Yours respectfully,

EATON & BURNETT.

THE BRYANT & STRATTON
DAVENPORT BUSINESS COLLEGE,
DAVENPORT, IOWA, Feb. 12, 1883.

Dear Mr. Packard:—Replying to your cordial invitation to be present at the 25th anniversary exercises of your Business College, I would say, it would afford me great pleasure to do so, but duties here will prevent. Am especially sorry not to come, not only because your programme promises a rich treat, but from the further fact that, at all times and in everything, you give more than you promise.

Accustomed as we have been to drawing upon the great commercial centres for much that is important that our pupils should know, we have been materially aided in our work by the use of your text books, which we consider of great value, if not indispensable. Not only this, I feel that a great debt of gratitude is due you for having, through all times and changes, maintained a *model Business College*; and now that it has reached its silver anniversary in prosperity, let me sincerely hope that school and proprietor may live to celebrate an equally propitious golden wedding.

Very truly,

W. H. H. VALENTINE.

METROPOLITAN BUSINESS COLLEGE,
NEW YORK, Feb. 22, 1883.

MR. S. S. PACKARD:

Dear Sir:—Accept my congratulations on the completion of the 25th year of your most successful institution. All earnest workers in our field of labor make common cause with you in your efforts to advance the interests of young men and women through the medium of business education.

I join your hosts of friends and well wishers in the hope that you may long enjoy the fruits of a well merited success.

Most sincerely yours,

C. E. CADY.

BATTLE CREEK BUSINESS COLLEGE,
BATTLE CREEK, Mich., March 2, 1883.

S. S. PACKARD,

805 Broadway, N. Y.:

My Dear Sir:—Thanks for your kind invitation to be present at the anniversary exercises of your excellent school. I am sorry that I cannot find time to be there. This sentiment, then, must represent me.

Whether our boys are to become bankers, merchants,

lawyers, farmers, doctors, or ministers, let them have a business education, that they may be the better prepared to compete correctly, sell successfully, litigate lawfully, sow seasonably, physic not too freely, and preach practical piety properly.

Very truly yours,

C. W. STONE.

BAYLIES' COMMERCIAL COLLEGE,
DUBUQUE, IOWA, Feb. 22, 1883.

PROF. S. S. PACKARD,

New York City.

Dear Sir:—Your kind invitation is received, and I assure you it would give me very great pleasure to be present upon the occasion of the 25th Anniversary of Packard's Business College.

I exceedingly regret my inability to witness this important event. Situated as you are, in the commercial centre of our country, and occupying a leading position among educational institutions of this class, this anniversary is an epoch, not only in the history of your particular school, but in the history of Business Colleges throughout America. Twenty-five years of continued prosperity affords the strongest proof of public appreciation and the fullest assurance of future stability. Long may Packard's Business College continue to hold its place among the higher practical educational institutions of our great Republic, is the sincere wish of

Yours very truly,

G. BAYLIES.

WRIGHT'S BUSINESS COLLEGE,
BROOKLYN, Feb. 21, 1883.

S. S. PACKARD, Esq.,

New York.

My Dear Sir:—I am in receipt of your circular letter announcing the 25th anniversary of your College. Your letter is one of many such circulars from time to time coming to hand, a few of which arrest my attention sufficiently to call forth acknowledgment, either as a matter of courtesy or from a sense of duty. In your case both these motives combine in prompting me to take up my pen. Courtesy, I feel, demands this, because through the many years which have elapsed since I had the happiness of making your acquaintance, you have invariably shown me the greatest kindness, treating me, not as a rival in an adjoining field, but as a fellow worker in that department of educational labor in which we are mutually engaged. And not to me only have you manifested this gracious consideration; but to my own knowledge, your sympathies have ever been extended to men engaged in conducting Business Colleges, and where your personal endeavors could facilitate their professional efforts and objects, you have always generously afforded them the benefit of your ripe experience and personal influence.

The sentiment of duty likewise moves me to address you, because no man in our vocation has done more to awaken and maintain popular interest in the cause of a technical business education, or generally to promote that cause, than yourself. Both your pen and your voice have been vigorously employed in its behalf; and it is largely due to the enlightened, untiring and well directed zeal you have displayed in practically illustrating the advantages of Business Colleges, that we have seen these seminaries during the last quarter of a century rise from the condition of mere writing schools to take their place as institutions of learning, commanding the respect and support of the educated classes of our community. Your twenty-five years of service, fruitful of such flattering results as you have been spared to witness, is something of which any instructor, or leader of public thought, may well be proud; and I am glad that the opportunity is now afforded your friends of sharing with you in the pleasures of the gratifying retrospect.

Feeling it to be obligatory upon every business college principal to remember you on the occasion of your twenty-fifth anniversary, you may rest assured, if my health permits, my presence shall help to swell the throng that, I am persuaded, will assemble to congratulate and honor you at the approaching celebration. I remain,

Yours very truly,

HENRY C. WRIGHT.

DRAKE UNIVERSITY,
COMMERCIAL DEPARTMENT,
DES MOINES, IOWA, Feb. 24, 1883.

S. S. PACKARD,
805 Broadway, N. Y.

Dear Sir:—Distance and the immediate demands of my school, forbid my attending the anniversary occasion of your widely and well known college.

May the living principles which you inculcate, and the careful training you give, continue to bless the world through another quarter of a century.

Yours truly,

M. P. GIVENS.

AKRON BUSINESS COLLEGE,
AKRON, O., Feb. 8, 1883.

S. S. PACKARD, ESQ.

Dear Sir:—I am sorry that it will be impossible for me to be present at your anniversary on the 6th prox., but I shall be with you in spirit, and I hope during the summer to call on you personally. Will you accept the following expression:

"This institution is a school, not a store nor an office," is the initial sentence of an announcement of Packard's Business College in the first number of his "Common Sense in Education."

I hope that that sentence may be the key note of the "coming" Business College of America, and a forecast of what the great fraternity of Business Colleges will hold up as their ideal in a future not now far off.

From the announcements of many schools which bear the name Business College, a novice would infer that they were not merely one store or office, but many stores and offices, besides being a bank and emporium, and I know not what else, the idea of school being completely overlaid by the machinery—not to say rubbish—of mock business.

The sooner every man engaged in Business College work recognizes that methods and even facts are merely the lumber and pig metal out of which the vital energy of thought must organize practical wisdom or the disjointed bones of the valley of Ezekiel's vision which must be articulated, clothed with "comfortable flesh," and infused with a living soul, by the same force, and that almost the only really valuable product of any training, which deserves the name of education, is the power of independent thought—the ability to think things out—the better it will be for him, the pupils who come under his influence and the world.

In that "good time coming," which, let us believe, is not far off, the announcement of individual schools will not be defaced by the now too common statement beginning, "This is the only," "No other Business College," and others of like import. Those who control and direct these schools will not then clamor about the superiority of their own work, nor harbor petty jealousy toward a larger neighbor, nor use disreputable means to get patronage which naturally belongs to another, but realizing the dignity of their work, and having with Tennyson, "the roll of the ages," will rise above these things, and demean themselves as those worthy of a seat in "the parliament of man," and a citizenship in the "federation of the world."

Ever truly yours,

O. S. WARNER.

BRYANT & STRATTON COMMERCIAL SCHOOL,
BROOKLYN, March 1, 1883.

S. S. PACKARD, ESQ.,
New York.

Dear Sir:—I shall hope to witness the exercises of your 25th anniversary at the Academy of Music, on Tuesday evening next, and to enjoy the occasion as I do all your public exhibitions. And beyond this, it will bring to my mind the early struggles you encountered, and the victories which always crowned your efforts, as I remember them. I was with you as your first student in the opening of the Albany Business College, on the first of January, 1857, and have been with you in spirit ever since. I know, as very few can know, the fidelity, the address, the intelligence with which you prosecuted your work in the early history of "the chain." I remember your coming to New York, as if it were but yesterday—the almost childish exultation with

which you congratulated yourself upon being the first tenant of the Cooper Institute Building, and the distinction which that would give to your institution. I watched your progress—first at a distance, and afterwards within the nearer focus of a learner, an assistant, a partner, and a co-worker. Everywhere and always I have found you true to your great behests—true to those who were under your instruction—to your immediate associates and helpers—to the great cause of business education, and to the interests of all engaged therein. You have had great opportunities, and you have improved them, except in one direction: You have not grown rich, and you never will grow rich. Your work in life has been, and will be, to make the name of Business College a recognized and honored name, and until you die or retire from business, your thought will be as it has ever been, not upon making and saving money, but upon leaving behind you the record of work well done in a chosen field.

Yours very sincerely,

CHARLES CLAGHORN.

MIAMI COMMERCIAL COLLEGE,
DAYTON, O., March 1, 1883.

FRIEND PACKARD:

I am sure no one who will have the pleasure of being with you on the occasion of your anniversary exercises will take more satisfaction than I would in grasping you by the hand and congratulating you on the success a twenty-fifth anniversary, given under such circumstances as yours will be given, betokens.

I am most happy to have so appropriate an opportunity to acknowledge the debt I personally owe you for the fine example you have for many years afforded me of the dignity and ability with which the work of our profession may be done.

I have noted with much interest the successive steps of your growth, and while no one but yourself can estimate what you have overcome, what you have done in your teaching and writing has been a constant stimulant to me, as it must have been to many others, to approximate in some degree to the high standard you have set.

You have always been so free from all professional cant, and have gone to the marrow of all questions of general interest to Business Educators in so straightforward and manly a way, that if you have not always compelled assent you have earned the respect of your opponents, which is sometimes better than to have gained conviction.

A profession is what its members make it, both in public esteem and in essential worth, and considering the universally acknowledged necessity and importance of our work and the efficiency with which it is done throughout the country to-day, as shown by the skill and success of thousands of our graduates, we may, as a body, reasonably delight to honor those who, like you, have done so much to bring this about.

May you live long and prosper, is a sentiment I am sure many like myself will heartily express, when they think of the man and the occasion.

Renewing my assurances of respect and esteem, I am

Very sincerely yours,

A. D. WILT.

NOTICES FROM THE PRESS.

[From the New York Tribune.]

PACKARD BUSINESS COLLEGE—ITS TWENTY-FIFTH ANNIVERSARY—ADDRESSES BY JUSTICE DAVIS, MR. PACKARD AND OTHERS—FIFTY GRADUATES.

The graduating exercises of Packard's Business College and the celebration of its twenty-fifth anniversary took place last night in the Academy of Music. In spite of the stormy weather and the bad condition of the streets, the house was entirely filled with people by 8 o'clock, when the exercises began. The graduates sat upon the stage, fifty in number, and with them were Justice Noah Davis, who presided, and the speakers of the evening. On a table at one side of the stage there lay a brilliant bank of flowers, in bunches, baskets and other designs, intended for the graduates. After an opening piece of music by Eben's Twenty-third Regiment Band, Mr. Packard put the meeting in Justice Davis's hands. A prayer was offered by Rev. William Lloyd, and then Justice Davis made a short speech, which was in part as follows: * * *

[Published in full elsewhere.]

Mr. Packard was called upon by Justice Davis to speak, and he responded to the invitation in part as follows: * *

[Published in full elsewhere.]

Judge Larremore then gave an account of Mr. Packard and his work and spoke warmly in favor of co-education. Whenever that subject was mentioned by any of the speakers—and most of them spoke in favor of it—the audience applauded vigorously. President Hunter, of the Normal College, followed Judge Larremore and spoke in favor of giving every man an education better than that which his father had enjoyed. After a piece of music had been played, ex-Judge Fithian spoke. Then A. Oakey Hall was called upon by Justice Davis. Mr. Hall spoke in part as follows: * * *

[Published in full elsewhere.]

After a short speech by Rev. Dr. Buckley, William H. Lloyd delivered the valedictory to the class, and the diplomas were distributed by President Packard. The address to the graduates was delivered by Rev. Mr. Lloyd Chauncey M. Depew had been expected to deliver this address, but was detained unavoidably in Poughkeepsie. A telegram was read from him in which he said: "What I would have tried to say to your young men, you have better said in your twenty-five years of honest work and good example. May you continue in the same work for twenty-five years to come, and may I have the happiness to be with you at your golden wedding."

[From the New York World.]

PACKARD'S BUSINESS COLLEGE—CELEBRATING ITS TWENTY-FIFTH ANNIVERSARY—JUDGE DAVIS ON THE EDUCATION OF WOMEN.

There was a very large attendance at the Academy of Music last night to celebrate the twenty-fifth anniversary of Packard's Business College and the exercises of the graduating class. The exercises were opened by prayer from the Rev. William Lloyd, and this was followed by remarks by the Chairman of the evening, Chief Justice Davis. He said that education lies at the bottom of the nation's prosperity, and a proper estimate should be put upon those who teach the youth. Mr. Packard deserved great credit for the efforts he has been making for so many years, and still greater credit for having broken down the barriers so far as he was able, between men and women, and thrown open the doors of his institution to both alike. More than 6,000 young men and about 150 women had been fitted for the business of life at this institution, and no one seemed to be afraid of the women there, though it was a sort of higher education. He had read with regret in the morning papers the report of the trustees of Columbia College denying the application for the admission of women within its walls, and had hoped to have been able to sing the old patriotic ode of the Revolution:

"Columbia, Columbia, in glory arise;

Thou queen of the earth and child of the skies."

But Columbia did not arise to the glory of the situation and allowed a great opportunity to escape. Some effort had been recently made to reduce the salaries of the public school teachers, which should not be done. The teachers are the moulders of the youth of the age, and no laborer is more worthy of his hire than the teachers of the public schools. Education is the great preventive of crime and the incentive to virtue, and it vice is to be stopped and virtue promoted, by all means have plenty of schools, and capable, well paid teachers at the head.

President Packard gave some reminiscences of the beginning of the college before the Atlantic cable was laid; when "Old Probabilities" had not been heard of, and Vennor and Wiggins were in long clothes, and no one had sufficient foresight to strangle them at their birth; when Lincoln was a rising lawyer and Captain Grant selling cordwood in Missouri.

Other brief addresses were made by Judge Larremore, President Hunter, of the Normal College; ex-Judge Fithian, Mr. A. Oakey Hall and Rev. J. M. Buckley. The valedictory of the graduating class was delivered by Mr. William H. Lloyd.

Mr. Packard then distributed the diplomas to the graduating class of fifty, among whom were five young ladies. The class received many floral tributes from admiring friends.

[From the Evening Mail and Express.]

TWENTY-FIVE YEARS OF LIFE.—ANNIVERSARY AND GRADUATING EXERCISES OF PACKARD'S BUSINESS COLLEGE.

The twenty-fifth anniversary and the graduating exercises of Packard's Business College took place last evening in the Academy of Music. There was a large attendance. The graduates were seated on the stage with the invited guests. Rev. William Lloyd prayed, and Justice Davis made a neat speech. Mr. Packard was then called upon, and he spoke in part as follows:

[Here follows Mr. Packard's Address almost entire.]

Judge Larremore, President Hunter, ex-Judge Fithian and A. Oakley Hall also made brief speeches. The address to the graduates (fifty in number) was made by Rev. William Lloyd.

[From the New York Sun.]

PACKARD'S BUSINESS COLLEGE, AGED 25.

The Academy of Music was filled last evening with friends of Packard's Business College, in celebration of the twenty-fifth anniversary of its foundation. Fifty graduates received diplomas. Forty-five young men and five young women passed upon the stage while Eben's Twenty-third Regiment Band played a lively college air. In the centre of the stage was displayed a large floral cushion with the figures "1858-1883." A table was loaded with bouquets for the young women. Judge Noah Davis presided. Mr. Packard said that the college has had upon its rolls the names of some 6,000 pupils, and that to-day its representatives may be found in every part of the civilized world and in every line of honorable occupation. Among its alumni are lawyers, doctors, ministers, editors, bankers, teachers, State and national legislators, authors, merchants, hotel proprietors, railroad superintendents, and retired capitalists. Other speakers were Judge Larremore, President Hunter of the Normal College, ex-Judge Fithian, ex-Mayor A. Oakley Hall, and the Rev. J. M. Buckley. William H. Lloyd spoke the valedictory. Finally Mr. Packard distributed the diplomas.

[From the New York Times.]

PACKARD'S BUSINESS COLLEGE.—THE CELEBRATION OF ITS TWENTY-FIFTH ANNIVERSARY.

The twenty-fifth anniversary of Packard's Business College was celebrated in the Academy of Music last evening. There was a large audience, composed principally of the students and their friends and business men who have graduated from the college. Chief Justice Noah Davis presided. Upon the stage were the graduating class, numbering fifty, President S. S. Packard and the faculty, and the speakers of the evening. The exercises were opened by prayer by the Rev. William Lloyd. On taking the chair Chief Justice Davis made a speech, in which he eulogized the college and referred to the fact that its doors are open to women. He thought Columbia College had made a grave mistake in refusing to admit women to its classes. Under the circumstances, it reminded him of a picture he had seen of a mendicant begging for aid and kicking his wife at the same time. He condemned the effort to reduce the teachers' salaries, saying that no laborers were more worthy of their hire than the men and women who are teaching our young. President Packard gave some interesting reminiscences of New York when the college was founded, and spoke of its work. Over 6,000 persons have graduated from it. Judge Larremore said there were scores of men in positions of high trust in this city who were proud to say they graduated from the college. President Hunter, of the Normal School, said that in the ratio in which schools multiply pauperism and crime diminish. A republic can only rest on the education of all its citizens. The idea that children could be educated above their station came from the English aristocracy. It is our duty, said Mr. Hunter, to educate our children better than ourselves, so that the next generation will rise to a higher plane. There is need in this country for secondary schools—schools between the primaries and the colleges. Such an institution he knew Packard's Business College to be. Ex-Judge Fithian made a humorous speech, which was greeted with roars of laughter and applause. If young men set their mark high, he said, and resolved to put behind and beneath them all temptations to vice and indulgences, success was assured. The successes in life greatly outnumbered the failures. A. Oakley Hall followed, and the Rev. J. M.

Buckley closed the list of speakers. Success, the latter said, could only be obtained by square, manly, persistent work from now until the end. William H. Lloyd delivered the valedictory, and President Packard handed the graduates, among whom were five ladies, their diplomas. The address to the graduates was to have been delivered by Chauncey M. Depew, but he telegraphed from Poughkeepsie that he could not be present. That duty, therefore, devolved upon the Rev. Mr. Lloyd, who acquitted himself well. During the evening Eben's twenty-third regiment band played several selections.

[From the New York Herald.]

SOME OF OUR FUTURE MERCHANTS.

The Academy of Music was filled in every part last evening by the friends of the Packard Business College. The occasion was the twenty-fifth anniversary and graduating exercises for the fifty young men and women who had mastered the art of account keeping. Judge Noah Davis presided and spoke indignantly of the refusal of Columbia to admit women to the advantages of the curriculum. Mr. Packard read some reminiscences of his quarter century of work, and other addresses were made by Judge Larremore, ex-Judge Fithian and President Hunter, of the Normal College. A. Oakley Hall addressed himself to "the gods of the gallery and the goddesses of the boxes," and in closing an interesting address spoke of King Commerce as illustrated in the life of the late Edwin D. Morgan. The valedictorian was William H. Lloyd, who, with the other members of the class, was complimented with many bouquets.

[From the Christian Advocate.]

PACKARD'S BUSINESS COLLEGE.

The enterprising and successful institution celebrated its "Silver Wedding Anniversary," at the Academy of Music, in this city, on Tuesday evening, March 6. Notwithstanding the great storm without, the great music hall was promptly filled by a deeply interested and highly appreciative audience. The platform was occupied by the faculty of the institution and fifty young gentlemen and ladies, composing the graduating class of 1883, and numerous prominent citizens as invited guests. Hon. Noah Davis, Chief Justice of the United States Circuit Court, presided, and made the opening address, in which he, very properly, eulogized the college and its gifted founder, specially emphasizing his words of approval of the admission of young women to all the privileges of the institution. He expressed the opinion that Columbia College, in its recent action, refusing to admit women to its course of study, had made a great mistake. He also, very properly, condemned the recent efforts in this city to reduce the wages of our public school teachers. President S. S. Packard followed with an exceedingly interesting historic narrative of the college, full of instructive and gratifying reminiscences indicating the progress of his college from its inception and organization, twenty-five years ago. Its list of graduates numbers over 6,000 students, now widely scattered in all the States and many of them exerting a potent influence in the business pursuits of different States and countries. Judge Larremore next spoke, saying, among other good things, that there are scores of men in positions of high trust in this city who are proud to say that they graduated from this Business College. President Hunter, of the Normal College, said that in the ratio in which schools multiply pauperism and crime diminish. A republic can only rest on the education of all its citizens. The idea that children could be educated beyond their station came from the English aristocracy. It is our duty, said Mr. Hunter, to educate our children better than ourselves, so that the next generation will rise to a higher plane. There is need in this country for secondary schools—schools between the primaries and the colleges. Such an institution he knew Packard's Business College to be. Ex-Judge Fithian made a humorous address, eliciting special applause, urging that if young men set their mark high, and resolved to put behind and beneath them all temptations to vice and indulgence, success was assured. The successes in life greatly outnumbered the failures. Ex-Mayor A. Oakley Hall followed, with words of special commendation of the institution and its founder. Dr. J. M. Buckley was next introduced, and, in a brief address, directed specially to young men, and

illustrated by personal incidents, urged them to remember that the desirable business success is only to be attained by square, manly, persistent work to the end.

Next came the class valedictory, delivered, in fitting words, by Mr. Wm. H. Lloyd, and the presentation of the diplomas by President Packard, followed by an excellent charge to the graduates, delivered by the Rev. Wm. Lloyd, father of the valedictorian. The music was furnished in an admirable way by the twenty-third regiment band, and the whole occasion was a most gratifying success. Long live Packard's Business College, and all other well conducted institutions of its class throughout the country!

[From the Penman's Art Journal.]

PACKARD IN HIS GLORY.

On the evening of the 6th inst., the graduating exercises and twenty-fifth anniversary of Packard's Business College of this city took place at the Academy of Music. Notwithstanding the extremely inclement weather, the immense hall and galleries of the academy were filled with the elite of the city. Chief Justice Noah Davis presided over the meeting. Besides the speakers, graduates and faculty of the college, there were upon the stage, W. H. Sadler, of the Baltimore (Md.) Business College; A. J. Rider, of the Capitol City Business College, Trenton, N. J.; Coleman, of the Newark (N. J.) Business College; H. W. Wright, of Brooklyn, and D. T. Ames, of New York. The music of the evening was by Eben's 23d regiment band. The addresses were admirable. After an opening prayer by the Rev. W. Lloyd, Justice Davis briefly addressed the assemblage in a speech of great power and aptness, especially commending Mr. Packard's efforts in the matter of co-education, and drawing a sharp contrast in this regard between Packard and Columbia. Mr. Packard gave some interesting reminiscences of his work during the past twenty-five years, and speeches full of humor and sense were made by President Hunter, of the Normal College; Judge Larremore, formerly President of the Board of Education; ex-Judge Fithian, ex-Mayor Hall, Rev. J. M. Buckley, of the Christian Advocate, and Rev. Wm. Lloyd. Wm. H. Lloyd delivered the valedictory, and diplomas were awarded to fifty graduates, five of whom were young ladies.

[From the City Item.]

PACKARD'S BUSINESS COLLEGE—ITS "SILVER WEDDING."

The large and fashionable audience that filled the Academy of Music on Tuesday evening last, at the twenty-fifth anniversary and graduating exercises of Packard's Business College, is an evidence of the high esteem held by the best families of this and other cities for this pioneer business college and its popular president, Mr. S. S. Packard. Excellent music was furnished by Eben's twenty-third regiment band. One side of the stage was a brilliant bank of flowers in baskets and other designs, which were presented to the graduates with their diplomas. The graduates sat upon the stage, and with them were Chief Justice Davis, who presided, and the following speakers of the evening: Rev. William Lloyd, Mr. Packard, Judge Larremore, Rev. Dr. Gottheil, President Hunter, of the Normal College; Judge Fithian, Mr. A. Oakley Hall and Rev. J. M. Buckley. The valedictory address, by Mr. William H. Lloyd, showed the rare oratorical powers of that young gentleman, and received the hearty applause of the audience. After a prayer was made by the Rev. Mr. Lloyd, Justice Davis made a short speech, and then called upon Mr. Packard, who responded as follows:

[Then follow extracts from all the speeches.]

LETTERS FROM FORMER STUDENTS.

We have received over one hundred congratulatory letters from former students, many of which it would be a delight to publish in this connection; but the injustice which a selection of the few for which we might find room would work toward the great bulk we should be forced to omit, must be our only apology for depriving ourselves of a pleasure, and for the discourtesy which, but for this explanation, would seem to exist.

THE PROGRESS OF BUSINESS EDUCATION DURING THE PAST TWENTY-FIVE YEARS.

It is not proposed to do more than simply glance at the history of business education during the past quarter of a century—and this only that its present attitude and promise may be properly considered. It is saying but the truth to say that twenty-five years ago the business college, as it is now understood and conducted, was not known. Not that good teachers of commercial branches were not to be found; not that the subject of book-keeping was not properly taught, but that commercial schools had no recognized place in our general system of education, and that their matter and method of instruction were not known outside the walls of the particular schools purveying the instruction. As to these schools, they were all independent in a double sense; they asked no aid from any endowment fund, and no two of them were on terms, even of friendship, much less of co-operation. Until the advent of the Bryant & Stratton Chain of Business Colleges, in 1854, no attempt had ever been made toward a friendly recognition between commercial schools. Proprietors of such schools looked upon co-workers in the same field as natural enemies, and were never in doubt as to the policy of making such enmity known. Not only was this internecine warfare waged through spoken words and insinuations and in special circulars, but through the columns of newspapers, and in every other aggressive way. And whatever bitter things may have been said or thought by the public concerning special instruction in business affairs, the severest and most sweeping criticisms came from those engaged in the work. These criticisms were, of course, always aimed at "the shop across the way;" but they inevitably returned to plague the inventor, and it came naturally to be considered that men who were so testy and illiberal in their treatment of each other could not possibly have broad and liberal ideas of business, nor any true conception of the meaning of education. So these writing and book-keeping schools became—as unfortunately some of them are to this day—mere catchpenny affairs, depending for their support on extravagant promises and low published rates of tuition. Even then, they did much more good than harm, as they afforded specific instruction in useful branches of study to those who had no other means of obtaining it—and although the instruction was never of the best, it was much better than none.

The first convention of commercial teachers ever held in this country was held in New York in the summer of 1864, and was comprised solely of the teachers in the Bryant & Stratton colleges, embracing at that time some forty distinct schools. Enough was elicited at this convention to show that there was no necessary antagonism between the schools, but very much to unite them in action. The convention lasted for more than a week, and the entire time was consumed in comparing the various methods of instruction

in use in the different schools. Out of this meeting grew the "International Association of Business Colleges," which held thereafter yearly sessions until 1868, when the individual schools of the Association having passed into the hands of the resident principals (formerly partners of Bryant & Stratton), a new basis of organization was formed, and a new name adopted. Subsequently other changes occurred, resulting finally in the present organization, known as "The Business Educators' Association of America."

The yearly meetings held by this Association show more and more definitely the hold which this department of education is having upon the public, and it is necessary only to give the titles of some of the papers presented at the last convention (held in Cincinnati last June) to indicate the scope of the instruction more or less faithfully carried out in the business colleges of to-day. These subjects embrace, besides the best methods of teaching book-keeping, arithmetic and writing: Defects and Excellencies in Teaching; Business Morality, Can't it be Taught? Aesthetics in Business; Mercantile Law as an Essential Branch of Business Education; Phonography as a Branch of Business Education; The Mission of Business Colleges; Superficial Education; The Possibilities of Business Colleges; The Relation of a General to a Technical Education; The True Functions of Banking; What is Done and What May Be Done in Commercial Schools, etc., etc. It will be seen from these topics, which were fully discussed, that the mind of the business educator of to-day leads into other fields of practical thought than those relating to the equilibrium of the ledger, and that he stands ready to accept the responsibilities of his position. For it cannot be denied that without any effort or desire on the part of commercial schools to take the place of schools of general culture, there is a growing demand in this direction which they must somehow meet. The students who are to-day seeking admission into commercial schools, are, as a rule, more deficient in the ordinary English branches than those attendant upon other private schools. And this is accounted for in the fact that the studies in commercial schools are known to be special and the instruction individual, the schools themselves openly bidding for students "whose early education has been neglected." As a rule, the applicant for admission to the business school is deficient not only in writing, book-keeping and arithmetic, but especially so in practical grammar, the use of language, spelling, and general information on common subjects; and the faithful teacher must see that these deficiencies are met. It is not assuming too much to say, that they are met with as much fidelity as are the obligations of other private schools; and this brings us to say that the commercial schools of to-day are genuine schools of instruction, filling a legitimate and an important field, and that they are no longer to be classed with the writing and book-keeping schools of twenty-five years ago.

CO-EDUCATION.

Can young men and young women be properly and effectively educated together? Strange as it may seem, this question is being discussed at the present time with as much warmth and interest as though it had not been settled centuries ago. It is not to be wondered at, perhaps, that religious recluses and old bachelors like Dr. Dix should treat the subject at arm's length, and with an evident desire to get rid of it by sweeping *a priori* arguments, for to such temperaments questions of casuistry—of which woman's rights and wrongs are often considered the chief—tend to a disturbance of the bile, rather than to calm and wholesome reasoning. But full habited men of comfortable lives and good digestion ought not to meet a question of this kind except in a candid, open, reasonable way. It is possible that such an institution as Columbia College may have good and sufficient reasons for refusing to open its doors on equal terms to women; but it is of more consequence to Columbia than it is to the women. Keeping women out of Columbia does not necessarily keep them out of heaven, nor out of such an education as will fit them for heaven; for all knowledge is not immured within its walls, nor even within the brains of its professors. It is not a question which greatly concerns women, but it is a question which very deeply concerns Columbia. It is possible that things are taught in Columbia that women should not know. If so, it is a bad place—for women; and a candid statement of this fact would close this discussion; but, if Columbia has an open and clean curriculum, and open and clean ways, why should women be prohibited from its facilities? It is proposed to make of it a real university, the only university of the country. Must this be on the ground that women shall not be admitted to its classes?

But Columbia aside, what can be said of the policy of educating young men and young women in the same schools? Simply this, that the presence of earnest, intelligent women in a family, in a church, in a school, in society, in business, is helpful rather than hurtful. Whatever harm there is to fear must fall upon the women themselves, and not upon the men. A good, earnest woman is out of place *nowhere where men ought to be*; and of all the places in the world where her presence should be hailed with joy and gladness, a school stands next to the family. The presence of one wholesome, intelligent, reasonable girl in a school is equal, in the interest of good government, to a hundred prohibitory rules.

And the girls are going into the schools, and from thence *into business*. The ways are opening. Every day the paths grow wider and brighter. Every day the world grows wiser and the men in it more sensible and reasonable. There are twenty women in good paying positions to-day, where there was one, twenty years ago; and we are only at the beginning. And if men and women are to live together in Christian homes—if they are to work together in business, can there be any question as to the propriety of their attending the same schools and having an equal chance in the race for knowledge?

PETER COOPER.

REMARKS OF MR. PACKARD ON THE MORNING AFTER MR. COOPER'S DEATH.

There are times when one feels that he would like to have the tongue of an angel, in order to express the thoughts which move him. I find such an occasion this morning, as the feeling comes to me that it may be my duty to speak to you of the death of Peter Cooper. During the whole of yesterday the flags of this city were at half mast, and signs and emblems of mourning were everywhere displayed, and the indications of a great sorrow were upon the faces and in the speech of the people. It is a good deal to have lived the life and to have died the death of Peter Cooper. No man in this city—no man in the entire country—very few, even, in all the world, whether in ancient or in modern times, have had a record to be compared with his.

Born in this city, when the population was but a little over 30,000—when the northern limit of the town was at Chambers street, all beyond, being, at the best, but cultivated fields and farms; having had more to do with the growth and the best interests of the city than any other of its citizens; having been identified with all its philanthropic and progressive movements; having established for himself even above all other names that of philanthropist, he dies at the age of ninety-two, without a spot or stain upon his character or his deeds, leaving behind him, not merely material wealth, for that is but little, but the wealth of a good name, such as few men have ever earned.

I can hardly trust myself to speak of this man, for I feel how poor are words to express the thought which I would convey to you as the lesson you are to draw from his life. Mr. Cooper was one of the very first acquaintances I made in this city, when I came here, twenty-five years

ago. In looking about for the most available building, and no sight was more familiar to my eyes than that of Mr. Cooper himself, going up and down the stone stairway of that immense structure, sometimes alone, but more frequently, in the company of distinguished strangers, whom he delighted to interest in his work. It is a picture which I shall never forget, and one which at the time had not the significance for me that it has had in more recent years, since I have seen the development of these plans, and been able to appreciate more fully the great philanthropy which impelled them, and has brought them to such beneficial results. You will read in the morning papers of to-day, with no stint of space, the record

firm step; always approachable; always kindly in speech and action; always ready to entertain ideas for the advancement of young men; living himself in the great work which he had undertaken, and which he was about to bring to a test. I remember well his enthusiasm, his minuteness of attention to every part of his work, not only in the finishing of his building, and planning its apartments, but quite as much in the schedules of study and appliances which were to help the poor mechanic and the ambitious, but unlettered boy to a better use of his hand and brain. During the five years of our occupancy of Mr. Cooper's rooms, there was scarcely a day when at the regular morning hour, his easy-going horse and old fashioned top carriage could not be seen at the northern entrance of the



COLLEGE BUILDING, 805 BROADWAY.

ago. In looking about for the most available building, and no sight was more familiar to my eyes than that of Mr. Cooper himself, going up and down the stone stairway of that immense structure, sometimes alone, but more frequently,

in the company of distinguished strangers, whom he delighted to interest in his work. It is a picture which I shall never forget, and one which at the time had not the significance for me that it has had in more recent years, since I have seen the development of these plans, and been able to appreciate more fully the great philanthropy which impelled them, and has brought them to such beneficial results. You will read in the morning papers of to-day, with no stint of space, the record of this great, this useful, this magnificent life—the life of an American citizen. If you are wise you will read the record carefully, and draw from it lessons for your own guidance.



RECEPTION ROOM.

for rent. I shall never forget the kindly interest Mr. Cooper felt and expressed in what we were trying to do. He was then a comparatively young man of sixty-seven, with a bright eye and

Very few of you can ever hope to become Peter Coopers, but there is not one of you who cannot draw from the record of his life a great deal that will help you to better spend your own.

I have a friend living in Boston who is, in the best sense, a successful business man, and whose success, as he assures me, is to be attributed almost wholly to the reading of a book, in which were recorded incidents in the lives of other men. There came a time in his early career when the whole world seemed turned against him, and everything looked dark and despairing; when, in fact, he could see no ray of light or hope, and even contemplated the possibility of suicide. At this juncture there came into his hands a copy of "Smiles' Self Help." He turned over its pages; he read how men had overcome difficulties, even worse than his. He took courage from the examples that were given him of heroism, of persistence and of virtuous living, and everything became changed. That which before seemed impossible became not only possible, but easy to him. Filled with hope, he began upon a new career, and the inspiration drawn from that book has followed him all his life. One of the first things he did, as soon as he had earned the money, was to purchase a hundred copies of this book, and present them to a hundred young men as he had occasion; and there is no telling the amount of good which has come from that act. In

this spirit I desire to commend to you the life and work of Peter Cooper. Remember, if you please, that he began life poor and uneducated, and that for all he was or all he hoped to be, he

had to depend entirely upon himself. He had a natural taste for mechanics, but no scientific training, and all his life long he has felt the lack of that training. He felt it very strongly in the early part of his career, and before he was

manhood before there were any railroads in this country; and it is a fact, almost impossible to conceive, that the man who died but yesterday really manufactured from his own designs the first locomotive ever made in this country! But

for Peter Cooper we might even now be without ocean telegraphy. At least, we can truthfully say, that without his sublime faith and material aid the achievement would have been greatly delayed. Mr. Cooper was in no sense a sentimental philanthropist; he made of philanthropy a business; he gave it not simply his money, but his time and his entire energy. He lived in the work of doing good to others; oftentimes even disparaging his own business interests to carry some portion of his philanthropic work

thirty years of age the inception of his great philanthropic work was in his mind and the plan of the Cooper Institute was fully conceived.

He was a workingman in the strictest sense, having learned not less than eight different

to success. One would judge, knowing what he has done in such work during the past twenty-five years, that he was merely spending the easy surplus of a rapidly accumulating fortune, but when the story is told, it will appear

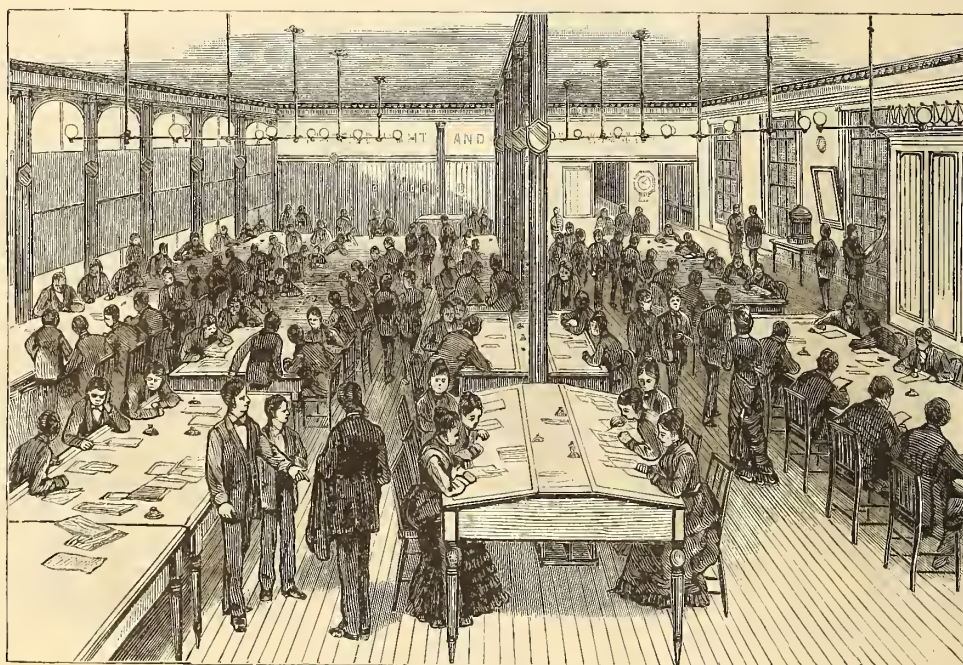
that he never gave simply from his abundance, but that his gifts were always in the spirit of self-sacrifice.

He was a man of simple life and economical habits. He knew the process of earning money slowly and by hard work, and his early deprivations had taught him the great lessons of economy. He never wasted upon himself, and if he did upon others, it was not his fault. Very few of us can appreciate the disadvantages of being known as a soft-hearted philanthropist. Such a repu-

tation puts a premium upon persistent mendicancy, subjects a man to attacks from every side, and makes it necessary for him to live a life of perpetual self-defence.



FIRST DEPARTMENT.



SECOND DEPARTMENT.

trades, achieving success in them all. There was scarcely a thing to which he laid his hand that had not in it a measure of success. You must remember that he had attained almost to middle

It is said of Mr. Cooper that he never left his place of business in Burling Slip that he was not besieged by beggars. Some of them would come daily and wait hours for him in order that they might receive at his hands the benefactions upon which they almost depended for sustenance, and it was his custom upon leaving his office to fill his pockets with loose change that he might not disappoint these persistent tramps. "Poor fellows," he would say, "some of them I have known in better times. They have not been so fortunate as I have; the little they ask is not much to me and a good deal to them, and I cannot refuse them."

But the lesson which I wish you to draw from the life of Peter Cooper is tersely couched in a sentence which I have taken from an address delivered by him before the students of this institution at its anniversary twelve years ago. I have already placed this sentiment before you in an enduring form, and most of you are familiar with it. Here it is; "In

early life I formed a resolution that I would try to give the world, in some form of usefulness, an equivalent for that which I consumed in it." What a noble sentiment! What a splendid rule for a man's life, and how few among us all make a point of reducing it to practice! It does not seem, at first sight, a sentiment charged with worldly wisdom. It would be difficult for some men to conceive how one can grow rich in adopting such a rule. The rule which many of our would be sharp business men work from is just the reverse of this, viz.: never to give an equivalent for that which one receives, but always to get more than one gives in a bargain. Horse jockeys would scoff at such a

sentiment as Mr. Cooper's and there are even men who would like the reputation of being honest, who would think it the most foolish thing in the world to look on both sides of a bargain to see whether the other man is getting his rights. If

bestow upon his memory. One incident in connection with my acquaintance with Mr. Cooper should be given here, for it is to me the key to that great life of moral purity which stands out so distinctly before the world. A few days after the address to which I have alluded, Mr. Cooper came into my private office, having walked up the eighty four steps which lead from the street to this floor. He was at that time, as you must remember, eighty years of age. Said he, "I was passing by, and seeing your sign, I thought of the hundreds of young men who have been, are, and will be members of your school. I thought of them as coming from the families of this city, from the country, and from various homes with various surroundings, and living in a great

city full of temptations. I remembered myself as a young man, and how easy it was to follow evil influences, which were specious in their nature. I remembered that at this point in my life, from some chance, or providentially, I came across Hogarth's picture, 'The Rake's Progress.' Perhaps you remember it. It is the history of a young man, told in four pictures, wherein he starts a pure, unsuspecting youth, falls in with bad company, yields to temptation, goes on from bad to worse, finally landing in the felon's cell. I cannot tell you the influence that picture had upon my mind.

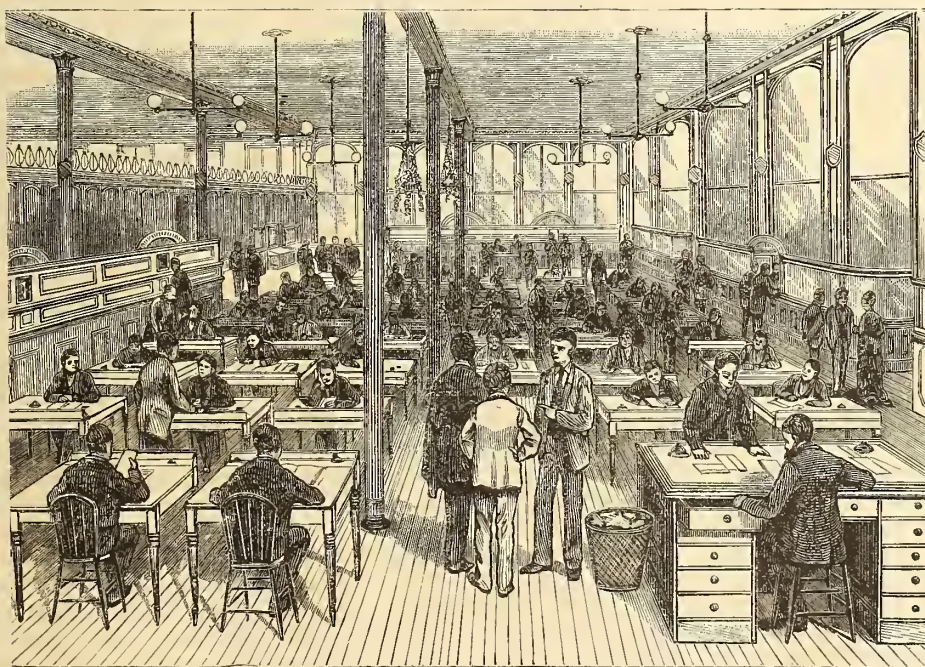
"Nothing that I had ever read had so impressed me. I saw laid out before me, plainly and distinctly, my own possible career, and I resolved then and there that this story should not be mine. The influence of that picture has never left me for a day. It has, I am sure, kept me from temptation and sin; it has changed the cur-



THIRD DEPARTMENT.

Mr. Cooper really rendered a full equivalent for everything he received, how could he have grown rich? And yet, that is just what he tried to do—just what he did.

Young men, the greatest mistake which you



FOURTH OR FINISHING DEPARTMENT.

can make in your business life is to reverse or ignore this rule. If you draw nothing else from the career of this great man, this lesson alone is worth all the honor, all the affection you can

rent of my life; given me nobler thoughts, better impulses and higher conceptions of duty. I think you ought to have that picture on your walls, and I will make it my business to see if I can find it for you. It should be framed and hung up where all your young men can see it, for there is no telling the amount of good it may do."

Think, young men, of the earnestness and simplicity of mind and heart which impelled that act. During these twelve years I have never seen Mr. Cooper, nor thought of him, that this incident has not come to me; and in the light of it I have been able to understand how it is that to-day, all over this country, in fact, all over the civilized world, a tribute of affection and respect is being paid to the name of Peter Cooper.

The *Herald* of this morning very properly says in effect, that posterity will not have the duty of erecting a monument to Mr. Cooper. He has already done that for himself. It occupies an entire block of this city, bounded by Third and Fourth Avenues and by Seventh and Eighth Streets. It is not a meaningless cenotaph, but an institution, wherein during the past twenty-five years have been wrought out the great problems of life in a practical education. No inscription except that which Mr. Cooper has himself placed upon his building will be necessary, for his epitaph is written in the hearts of the thousands of young men and young women who owe to him the best there is in their own lives.

I cannot conclude these remarks without reading to you, from the *Herald*, the lines of Joaquin Miller, which seem to me to express in the best form that which is fitting to be said.

Give honor and love forevermore
To this great man gone to rest;
Peace on the dim Plutonian shore,
Rest in the land of the blest.

I reckon him greater than any man
That ever drew sword in war;
I reckon him nobler than king or khan,
Braver and better by far.

And wisest he in this whole wide land
Of hoarding till bent and gray;
For all you can hold in your cold, dead hand,
Is what you have given away.

So, whether to wander with stars or to rest
Forever hushed and dumb,
He gave with a zest and he gave his best,
And deserves the best to come.

SCHOOL GOVERNMENT.

There is a saying which generally commends itself to one's common sense, that the best government is that which governs the least. Perhaps a better way of stating the case would be, that the best government is that which secures the true end of government—social liberty and social order—with the least friction and the least pretence. All show of government which has in it the idea of coercion—the power of one man or set of men to force another man or set of men to do what their inclinations do not lead them to do—is offensive. Such an exhibition may at times be necessary, but no one who is not tyrannical in his feelings likes to see it.

The more that men can be induced to do right without a display of authority, and because it is pleasant to do right, the better for the men themselves and for the community at large. And these principles are peculiarly appropriate to school government. A school in its best estate is a family of which its constituents, whatever their position, are members. No member of a family can stand alone—can act independently of the other members. The true idea of a family is union—union of purpose, union of action, union of feeling. Whatever affects one member affects every member; whatever is for the interest of one is for the interest of all. The head of a family has no more right to demand obedience and consideration from its subordinate members, than the subordinate members have to demand consideration and fidelity from the head. And the surest way for the head to secure a proper subordination is to practice such fidelity.

There is no question but that a school should have "rules and regulations" for its guidance; nor that whatever rules it may have should be enforced. It is plain, however, that the less necessity there is for enforcement, the better, and equally plain that the less arbitrary or perfunctory the rules are, the less likely are they to need enforcement. The first requisite of a rule is that it should be reasonable and beneficent. It must bear upon its face a genuine purpose of good to all concerned, and especially to those who are required to observe it. In a certain sense, a teacher is an autocrat. One of his invested rights is to make laws and enforce them. He holds in his hands the three distinct functions of government—the legislative, the judicial and the executive. His legislative acts are subject to no veto but his own; and need not even be revised by any judiciary, except that which convenes under his own hat. He has not even the poor excuse for enacting bad laws which the representative member of a legislature has, that he is coerced by the private interests of his constituents, and that if he does not work for his constituents he cannot hope to be continued in office. The teacher has no constituents in this sense; there are no conflicting interests to be weighed against each other. Neither the tariff nor any other important question is to him a "local issue." In fact, no question of policy or principle presents itself which may not be decided on general grounds and in the interests of truth. He has every reason for making wholesome laws, and if no other reason has force, that of policy will in the end prevail; for bad laws cannot be enforced in a school.

Above all, a teacher should never temporize, nor resort to expedients for the sake of avoiding present troubles. This is the surest way to make trouble in the end. It is simply "laying up wrath against the day of wrath." That which is necessary to be done should be done at once with a strong hand, and an undeviating impulse. Vacillation never wins respect—always contempt. A wrong compromised, not properly atoned for and forgiven, places a premium upon evil-doing. But there is a wide difference between exacting

a just recognition of, and repentance for, a wrong act and pursuing the wrong-doer with a spirit of vengeance. Whatever else may be said of a teacher, it should never truthfully be said that he is "down on" a student, or that he holds a petty spite, and uses the prerogatives of his high office to "get even" with a student on personal grounds. There should be no "personal grounds." A fancied or real slight on the part of a pupil toward a teacher, is no more a proper subject of discipline than is a fancied or real slight of a teacher toward a pupil. Honors are easy in this game of school, and the teacher cannot afford to forget it.

Finally, it must be acknowledged that, however perfect and liberal and high toned the government of a school may be, it cannot make every pupil good and orderly and self-respectful. There will always be some who cannot be touched in this way, but who need at last to be subject to discipline. What shall the discipline be? One estimate of punishment is that its real purpose should be to benefit and reclaim the wrong-doer. Of course this cannot apply to capital punishment, for no one can truthfully say that breaking a man's neck, or strangling him to death with a rope, has a tendency to make him a better citizen. In such a case, however, we extend the idea of punishment, making it cover "the good of the public." So we are forced to recognize as the double purpose of discipline, first the good of the offender, and next the safety of the community. Happily in private schools where no one can demand admittance on the ground of public support, it is possible to carry out this, the true end of punishment. The motives to correct deportment should be worthy of a pupil's highest conceptions of personal duty and self respect. Whatever he is asked to do should seem to him not only best to be done, but the only thing which he can afford to do. He should inevitably and always be put upon his manhood, and if such a course does not bring him into sweet and easy relations with good order, then the only thing which can be done is to fill his seat with a different sort of man.

CONVENTION OF LIVE TEACHERS.

The next meeting of the "Business Educators' Association of America" will be held in the city of Washington, beginning on Tuesday, July 10, and continuing for four days. The president of the association is Mr. A. D. Wilt, of Dayton, Ohio, who is not only the proprietor of a live school, but runs the post office of his city as its "actual business department." There is only one objection to this as we can see, aside from the bad example of holding office, and that is, that it gives him exclusive control of the mails, which cuts off competition. But the people of Dayton are to be congratulated all the same. Mr. Wilt has a strong executive committee to aid him in preparing for the convention, viz.: Messrs. Spencer, of Washington, Sadler, of Baltimore, and Ames, of New York. It will be a success.

BUSINESS COLLEGE LITERATURE.

If any one doubts the substantial growth of the business college *business* of this country, let him take the trouble to secure and carefully read the various publications put forth by the live schools of the country. Among the most aggressive and bright of these is the *Business College Record*, issued by the students of the Jacksonville Ill.) Business College, who, it is quite evident, permit their principal, Mr. Brown, to contribute to its columns. A man of Brown's personality and zest must necessarily impress himself upon all who are near him, and the *Business College Record* is among the creditable publications. Mr. Rider, of the Trenton Business College, is responsible for a monthly publication, *The Practical Educator*, which is up to the highest standard of class-journals. It has not a dull line in it, and is constantly inspired with the most healthful sentiments. Heald's College of San Francisco has published a monthly journal for the past twelve years, and it is always full of the best matter—always readable and fresh.

These papers are not merely college advertisements, but regular publications devoted to the interests of education and morals. That they are kept up regularly, is not only a credit to the institutions from which they come, but equally so to the communities in which they arrive; and above all, they are significant as showing the growth in usefulness and importance of business schools. It is indeed doubtful if any other class of private schools in the country could maintain such vigorous exponents.

And beyond these papers coming directly from the business colleges we have at least three most excellent class publications which may be said to be exponents of business education. These are the *Penman's Art Journal*, published by D. T. Ames, the *Penman's Gazette*, by G. A. Gaskell and *The Bookkeeper*, by S. R. Hopkins. But one of these gentlemen, Mr. Gaskell, is engaged in teaching, at present, though the other two have had their little "shy" at the business. One of the journals, however, are exponents of any particular institution. The two penman's papers are devoted principally to penmanship, but are open to suggestions touching any department of education; and *The Bookkeeper*, while it is an open friend of genuine business training, is more especially what its name imports—an organ for practical bookkeepers, and a most excellent one at that. Every number is freighted with practical hints from practical men, and the publisher, besides showing decided journalistic tastes and judgment, is himself a practical bookkeeper, and a most vigorous and convincing writer.

The *Penman's Art Journal*, under Mr. Ames's management, has constantly grown in strength and solidity, and is now a well-established journal, having secured a much larger paying circulation than any journal hitherto devoted to special education.

The *Penman's Gazette* is a very sprightly independent paper, most creditably printed and carefully edited, and is a force in its peculiar field. It is also steadily growing in favor.

On the whole, there is no occasion to complain, but much to rejoice in the character and zest of the periodicals advocating business education.

AN EVEN CHANCE FOR THE GIRLS.

On a certain occasion not long ago a crowd of men and women were besieging the doors of a church where the funeral services of a great man were being held. The besiegers were all supplied with tickets of admission, which had been issued greatly in excess of every standing space.

As the ladies were given the preference, a number of the men began to protest against the distinction, when one gentleman—a Methodist preacher, well known in this community—exclaimed in stentorian tones, "I would rather be a man and stand out here, than a woman, and go in there!"

The effect was magical. Everybody saw the point, the grumblers ceased their grumbling, and the poor women went in without further protest.

There is a good deal of talk about giving girls an "even chance" with boys—or rather, women an even chance with men. It is all talk. The thing can never be done. Society would have to be wholly reconstructed, and men and women, too, for that matter, before an even chance would be given to women. Sweet words are gracious, and sugar plums are toothsome, but sweet words and sugar plums cannot make up the difference. The most miserable tramp that walks the earth would rather be a man without the sugar plums, than a woman with them.

There are a few things, however, that might be done by men to soften this disparity between the sexes, and find favor with God. One is to pay a woman just as much as a man would have to be paid for the *same work*, and another to give women the preference as to employment—other things being equal. By "other things" we mean all that the words imply. It does not necessarily follow that because a woman has equal skill and ability in accomplishing work that she is equally desirable. There may be drawbacks which cannot be readily expressed, but which are plainly understood, and it is proper to consider them; but, recognizing all this, the fact still exists that women are not, as a rule, paid as much for services actually rendered as are men. There should be a change in this direction, and men should make it—not grudgingly, but willingly and honestly. The tendency is towards a better appreciation of women's work, and the outlook is far from discouraging. But the change will come slowly, and it will be brought about mainly by women themselves. Women who do not care to be fed on sugar plums in place of wholesome bread and butter, must graciously refuse the sugar plums, or if accepted, be accepted *as* sugar plums. Let it be the aim and pride of every woman who works for pay to do good honest work—not as good as men do, but as good as woman *can* do. When the best work of women equals the best work of men, one of the chief obstacles to equality of pay will be removed.

THE PACKARD Commercial Arithmetic,

BY

S. S. PACKARD, of Packard's Business College,
And BYRON HORTON, A. M.

IN TWO SEPARATE EDITIONS.

1. Complete, 320 pp., large octavo.
2. School, 275 pp., duodecimo.

The complete edition, first issued in June, has passed to its sixth thousand, and the school edition, first issued in October, has met with a ready and rapidly growing sale. These books have marked characteristics which have won for them the unvarying commendation of practical teachers. 1st. They are specimens of fine modern bookmaking—in typography, paper and binding. 2d. They are, each in its sphere, complete expositors of practical arithmetic—having grown out of the wants of a cosmopolitan institution, and having been satisfactorily tested by the leading teachers of practical arithmetic in this country. 3d. They are *EMINENTLY* adapted to self-instruction. 4th. They are *VERY* cheap.

The complete book covers, in the most satisfactory way, the entire range of commercial subjects, and is, without doubt, *the most thorough*, as well as *the most reliable*, business arithmetic before the public.

The School edition comprises the main portion of the larger work, omitting only the more difficult and abstruse examples, and certain subjects not applicable to literary schools. It is a most charming book.

RETAIL PRICES:

Complete Edition, \$1.50; School Edition, \$1.

PRICES TO SCHOOLS:

Complete Edition, \$1; School Edition, 75 cents.

Among those who have adopted and are using the larger work, are: T. B. Stowell, of the Bryant & Stratton College, Providence; Eaton & Burnett, Baltimore; Geo. W. Brown, Jacksonville, Ill.; J. J. Souder, Chicago; A. J. Rider, Trenton, N. J.; Lillibridge & Valentine, Davenport, Iowa; A. J. Warner, Elmira, N. Y.; E. A. Hall, Logansport, Ind.; C. A. Fleming, Owen Sound, Ont.; W. A. Faddis, St. Paul, Minn.; C. C. Curtiss, Minneapolis, Minn.; Ch. H. Verill, Franklin, N. Y.; Eaton & Lindsey, Winnipeg, Manitoba; C. P. Meads, Syracuse, N. Y.; J. Geo. Cross, Bloomington, Ill.; Rev. Addis Albro, East Greenwich, R. I.; E. R. Smith, Battle Creek, Mich.; Strunk & Hammond, New Albany, Ind.; A. C. Jennings, Des Moines, Iowa; A. L. Wyman, Omaha, Neb.; J. E. Soule, Philadelphia, Pa.; Heald & Woodbury, San Francisco, Cal.; Frank Goodman, Nashville, and Knoxville, Tenn.; Rev. C. H. Dunton, Poultney, Vt.; Folsom & Carhart, Albany, N. Y.; H. E. Hibbard, Boston, Mass.; G. A. Gaskell, Jersey City, N. J.; Reckers & Bradford, Boston, Mass.; C. C. Rounds, Farmington, Me.; Miller & Steimets, Jersey City, N. J.; S. C. Shortledge, Media, Pa.; J. V. Everitt, Union Springs, N. Y.; Central High School, Brooklyn, N. Y.; S. Kerr, St. John, N. B.; Bertha Baron, Lowell, Mass.; C. W. Robbins, Sedalia, Mo.; Stewart & Hammond, Trenton, N. J.

S. S. PACKARD, Publisher,

805 Broadway, New York.

PACKARD'S BUSINESS COLLEGE,

METHODIST BUILDING, 805 BROADWAY, N. Y.,

Comprising three distinct Schools, viz.,

1. SCHOOL OF FINANCE;
2. SCHOOL OF CORRESPONDENCE;
3. SCHOOL OF MODERN LANGUAGES.

SCHOOL OF FINANCE.

This embraces the regular College course, including the studies of Book-keeping, Arithmetic; Penmanship; Commercial Law; Correspondence, proper, covering practical grammar; and training in the details of business.

SCHOOL OF CORRESPONDENCE.

Embraces Penmanship; Letter Writing, including practical grammar; Short Hand, and Type Writing.

SCHOOL OF MODERN LANGUAGES.

Embraces full instruction, for conversation and correspondence in French, German and Spanish.

RATES OF TUITION.

For the Regular Course (School of Finance), \$45 for a term of ten weeks.

For the Complete Correspondents' Course (School of Correspondence), \$45 for a term of ten weeks.

For One Language, \$15 per term of ten weeks; for two languages, \$25; for three languages, \$35.

SPECIAL RATES.

To those pursuing the Regular Course, the price for Short Hand will be \$10 a term; the price for one language, \$8; for two languages, \$14.

For Penmanship alone, \$10 per month; \$25 per term.

For Short Hand alone, \$25 per term, class instruction; for private instruction, 75 cents per lesson.

REGULATIONS.

School Sessions.—Sessions are held from 9½ a. m. to 2½ p. m., five days of the week. There are no evening sessions.

Vacation.—The regular vacation embraces only the months of July and August.

Holidays.—The holidays observed are Saturdays and Sundays, the Christmas week (including Christmas and New Year's Days), February 22, May 30, General Election Day, and Thanksgiving Thursday and Friday.

Time of Entering.—There is no particular time to enter the school, as the instruction is mostly individual, and the time is reckoned from the date of entering, and not from the beginning of school terms.

Preparatory Qualifications.—A knowledge of the ordinary English branches is a sufficient preparation for the regular commercial course. Any deficiency in this respect, if not too radical, can be remedied by special training.

To Complete the Course.—It takes usually about a year (ten school months) of good close study to get through the course. It has been done in less time, but not often.

Conferring of Diplomas.—Those who complete the course and pass the required examinations receive diplomas. The diplomas are publicly awarded in connection with the Anniversary Exercises, usually held at the Academy of Music.

Shorter Courses.—It is not necessary that a student should stay a whole year, or even that he should graduate, in order to be benefited by the instruction. It is well to enter the school, if only for one day, and proportionally better for a longer time.

Obtaining Situations.—We can usually place in a good position any young man or young woman who has good qualifications; but we make no promise to do so in any given case. Our business is solely that of instruction. The obtaining of employment for graduates is incidental, but is, nevertheless, done freely and gladly. The main difficulty we encounter is, not to find the places, but to find persons properly qualified to fill them.

Students from a Distance.—Young men from a distance, who know how to take care of themselves in a large city, and have sufficient means to enable them to pay their way, can find no better place than New York, and no better school than Packard's. There is always in attendance a large number of students from a distance, a fair share of whom are from the different countries of Europe, from Cuba, and from South America. New York offers rare facilities for improvement in various directions; and many who are seeking a commercial education are wise enough to see it. Good board can be obtained at from \$5 to \$7 per week. Special facilities are offered to young men from the country who desire a short practical course.

GENERAL HINTS.

This institution is a **school**, and not a **store** nor an **office**. Its function is to **teach**, overtly, and with a distinct and positive end in view; and all its processes are directed to that end.

There is no pretence that it gives **experience** in business, or that its graduates are qualified at once to assume financial control of large or small concerns.

The students in attendance average about 18 years of age, and are mostly young men who have finished public school or boarding school, and desire more direct and practical instruction in business affairs.

There are also from twenty to thirty young ladies in attendance, who are subject to the same requisitions, and who usually accomplish the same results as do the young men.

The best openings for young ladies at present seem to be as correspondents, and an industrious and intelligent girl who has a practical knowledge of short hand and the type writer, can write a good hand, and has a fair knowledge of accounts, is sure of a good position, should she desire it.

During the past four months our short hand department has been enlarged and greatly improved, and there is probably no school in the country offering equal facilities in this direction.

In from four to six months of close application, a person of fair ability and aptitude to learn can secure sufficient skill in short hand to enable him to do the work of an amanuensis.

The government of the school is simple and effective; the mutual relations of pupil and teacher being recognized and sustained on the highest grounds, and with the most satisfactory results.

Any information beyond this can be had by applying through a letter or in person, to

S. S. Packard President,
805 BROADWAY.

The BRYANT & STRATTON BUSINESS COLLEGE AND ENGLISH TRAINING SCHOOL

ESTABLISHED 1854.

J. C. BRYANT & SON, Proprietors.

BUFFALO, N. Y.

TWENTY-EIGHT YEARS'
SUCCESSFUL EXPERIENCE

IN PREPARING

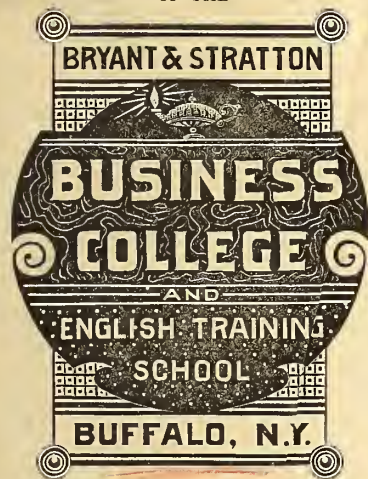
YOUNGMEN

For the Practical Duties of

REAL LIFE

REMOVAL

OF THE



TO THE

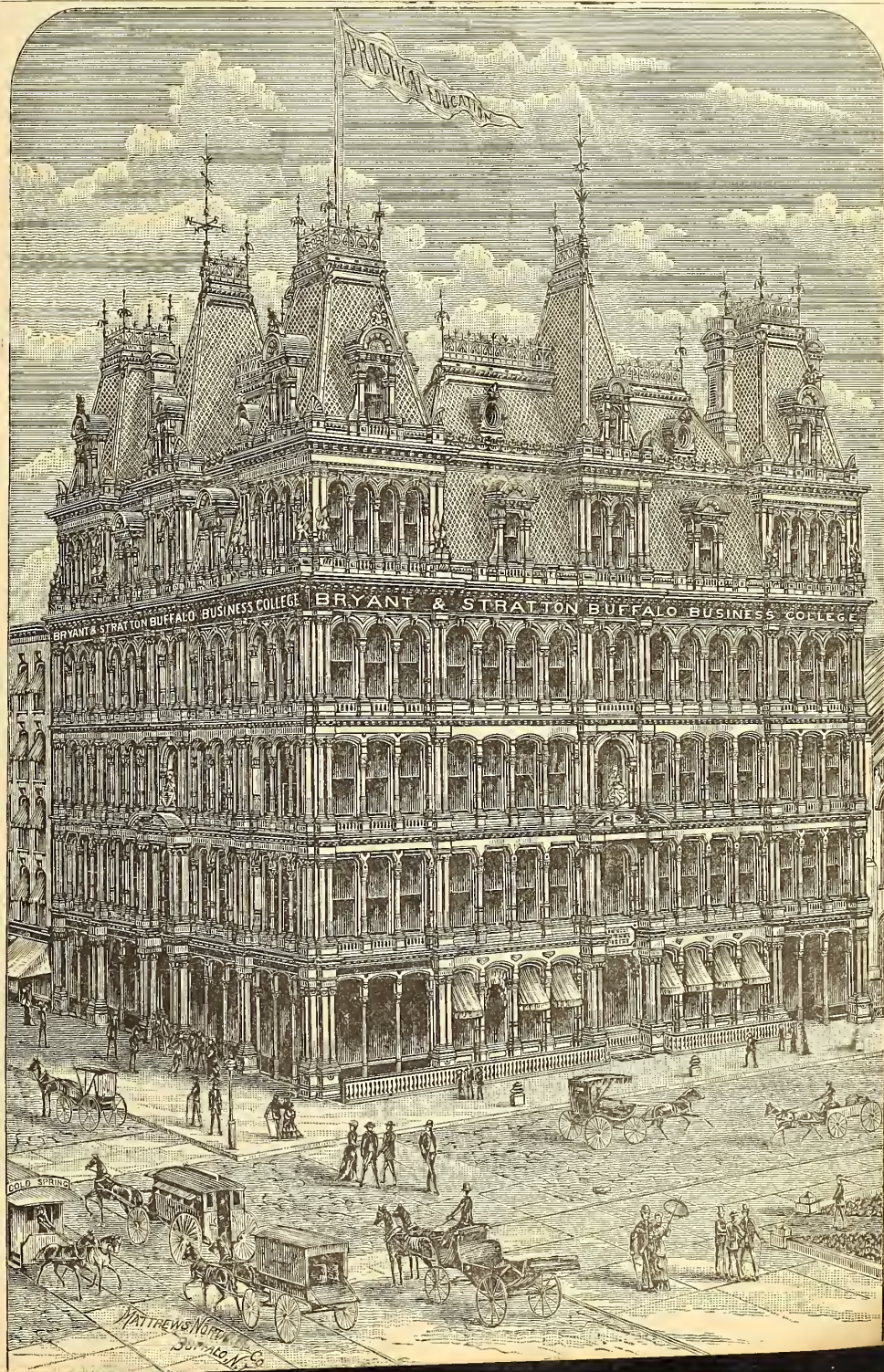
Large and Elegant
FIRE-PROOF BUILDING,
COR. MAIN ST. AND LAFAYETTE PARK.

THE FINEST
COLLEGE ROOMS
IN AMERICA.

Perfectly Ventilated, Well Lighted,
and Heated by Steam.

HANDSOMELY FURNISHED AND FRESCOED.

*Increased Facilities
and Improved Course.*



BUSINESS INSTRUCTION.

1883 and 1884.

ANNOUNCEMENT

THE BRYANT & STRATTON BUFFALO BUSINESS COLLEGE enters upon its twenty-ninth year of usefulness under the most favorable auspices, offering to young and middle-aged men and ladies the most complete and practical course of Business Training, and the most thorough drill in the English Branches ever presented to the public.

MANY GREAT IMPROVEMENTS

Have been made during the past few years, and the College opens the present term in new and elegant rooms with a more comprehensive course of study, larger apartments, and a full corps of experienced and practical instructors.

The main feature of the Business Course is a thorough training for active business life, and every facility is offered to make this course eminently practical and useful in its adaptation to all kinds of positions whether as employee or proprietor.

THE BRYANT & STRATTON BUFFALO BUSINESS COLLEGE

Has secured too large a share of public esteem and confidence, and is favored with too liberal a patronage to give utterance to any inducements which are not strictly genuine. After twenty-eight years of earnest, faithful work; always keeping abreast of the times by constantly revising and adding to the course of instruction, introducing new methods as they are developed in the business community, and constantly adhering to the principle of honesty, integrity and just dealings, we are constantly encouraged by expressions of gratitude from students and patrons, and especially by the

SUCCESS OF OUR GRADUATES,

Very many of whom are the most prosperous and prominent business men in the City and throughout the Country. The influence of this institution has extended to nearly every State in the Union, and its graduates may be found in nearly every city and hamlet in the Canadas. It has established for itself a reputation for thorough business instruction and is everywhere acknowledged to be one of the

SOLID INSTITUTIONS OF BUFFALO.

It has a comprehensive and very practical course of study; a large and able faculty; it is unequalled in the size and elegance of its rooms, and the convenience and comfort of its appointments, and its several departments are kept in perfect working order.

It is

THE PALACE BUSINESS COLLEGE

Of America, having the finest suite of rooms and the most elegant Actual Business Offices ever used by a Business College. It is thoroughly equipped with all

sary to put in actual practice all the details of business as found in any business community, and thereby secure a real experience to the student which will give him confidence in any position he may occupy.

The excellent reputation which this College enjoys is the result of faithful work for more than

A QUARTER OF A CENTURY

In the department of business education, and a firm determination to make no statement in regard to the institution which could not be fully substantiated. We cordially invite all who are looking for school advantages, to call at our College Rooms and carefully examine the facilities and advantages that are offered by this institution. In no way can so correct or so satisfying an idea of the College be obtained as by visiting the rooms and witnessing the proceedings in the different departments.

NOTHING PAYS BETTER

Than a good business education. Knowledge is power, and practical knowledge brings better returns than any other capital. Education will out, it is the one thing in this world that cannot be suppressed or annulled. It will reveal itself in a thousand ways and will always command respect and produce valuable returns. It is great folly for any young man to neglect securing a business education, by doing so he loses a valuable opportunity and rejects the very influences and qualifications which are the greatest aids to independence and prosperity.

There is and always will be in the community a dependent class made up of the foolish, the thoughtless and the improvident, who neglect all opportunities for improvement, and live in dependence upon others for employment and food all their lives. But to those who have aspirations for something higher and better

THE WAY IS CLEAR

And the time auspicious for a superior course of business training which will soon put the adventurer in the front rank in the battle of business life and give him an

advantage over his competitors. Success in business life is the natural outflow and result of a sound business education, they are as indissolubly connected as cause and effect. START TWO YOUNG MEN out in business life at the same time, let them have equal natural abilities and equal opportunities, but let one have a good business education and the other only a good common English education, and in less than a year the latter will be completely distanced by the former. The boy who has the business training will continue to outdo the other month after month and year after year.

ELEGANT ROOMS.

From the few illustrations given in this Circular it will be seen that our College Rooms are large and elegant throughout. These commodious apartments have been fitted up without regard to expense, in the most elaborate and artistic manner. The Business Offices of the Actual Business Department, and the desks and furnishings are all of the modern style, and present a beautiful appearance as well as a practical adaptation to the purposes for which they are used. The rooms are all well lighted, heated by steam and well ventilated, and afford every convenience that could be desired, as well as being fire-proof. We believe we can confidently say that our rooms are unequalled by those of any other business school in America.



BUSINESS EDUCATION.

In olden times Business Education in the sense it is now used was almost entirely unknown; business was carried on in a small way compared with the manner in which it is now conducted, and there was little, if any, active competition. But in later years the business interests of the country have grown to be enormous, and the complications of trade are so great, and competition so fierce that it has become a *necessity* to secure a business training before one can enter the arena of business life with any prospect of success.

A SAFE INVESTMENT.

The cost of a Business Education should not be considered as an expense, but rather as an investment which will bring quick and ample returns for every dollar invested. It is the surest and best investment that can possibly be made by any person and will bring larger and more, satisfactory returns, both financially and socially, than five times the amount invested in any other way. A young man or lady, after spending a few months in securing a good business education at this institution, at a trifling cost, can command a position which it would have been impossible to have secured or held before, and at a salary two or three times as large as could have been earned without this education; and more than this, the chances for getting a position will be ten to one after securing this business training. Besides, the satisfaction of being able to manage one's own business successfully is a consideration of great importance and often of inestimable value. Our course of study is the result of thirty years' experience and is arranged to give young men and ladies a thorough preparation for business life. To succeed now-a-days in business a young man must be

WIDE-AWAKE AND INTELLIGENT.

Therefore, he who intends to engage in the stirring scenes of commercial life must prepare himself for the duties he will have to perform. He must be able to use his head as well as his hands—mere mechanical work is not enough, he must have brains to supervise and direct his work or he will accomplish but little.

INDIVIDUAL INSTRUCTION.

Much of the instruction in this institution is of a personal character, the number of instructors being sufficient to give a large amount of personal attention to individual scholars. There are regular class drills in most of the branches with blackboard illustrations and explanations, and these are supplemented with individual instruction, giving every student an opportunity to present his weak points and receive all the necessary assistance he requires.

YOUNG MEN AND LADIES WHO ARE VERY BACKWARD

Need not hesitate about entering because they dislike to show that they are deficient in learning. They will most likely find many others as backward as themselves, and the sooner a good resolution is formed and a start made in the right direction the better.

SEIZE THE OPPORTUNITY

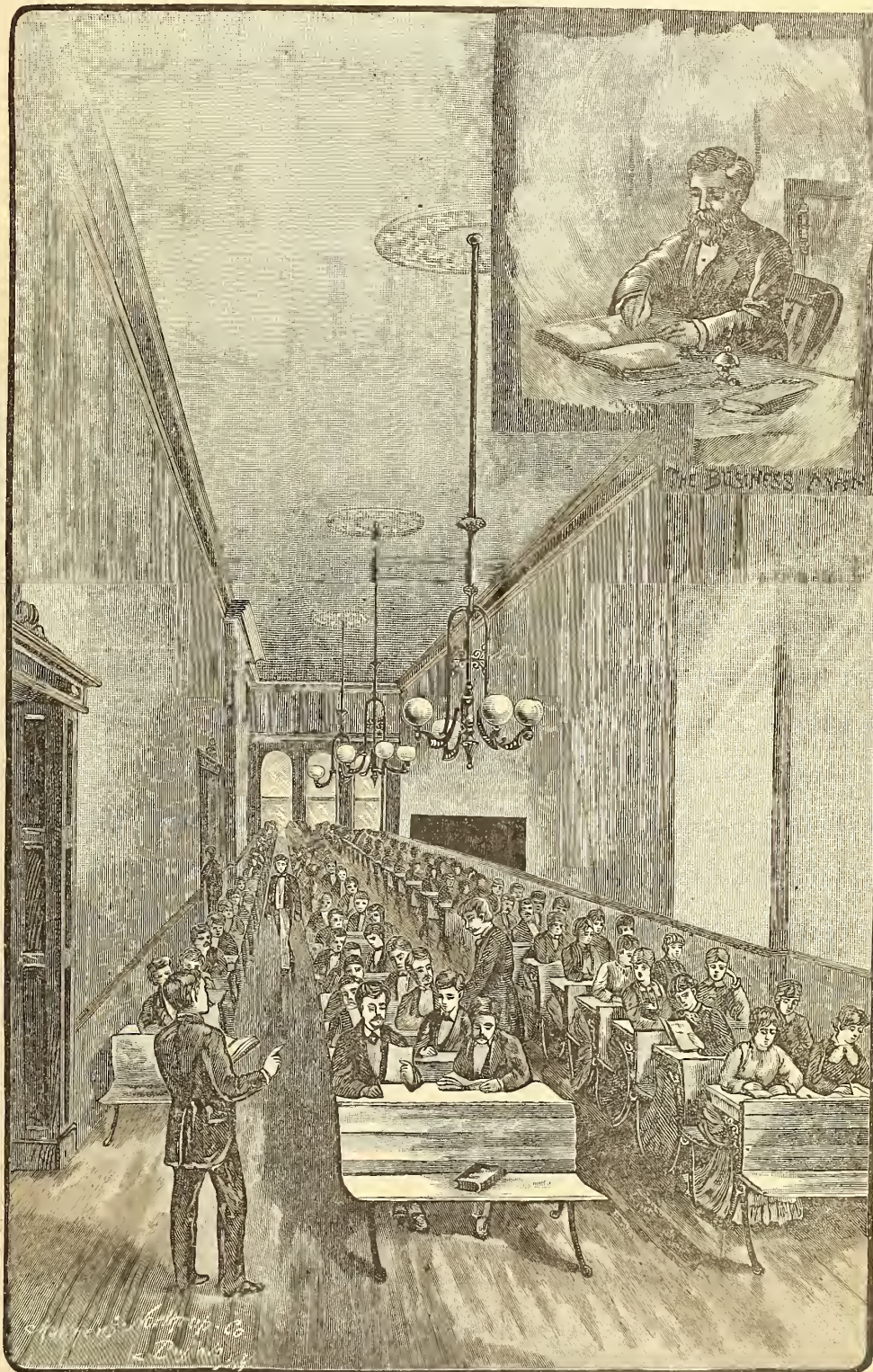
At once, and secure a business education. No matter how great and important an opportunity may offer

if it is allowed to pass unimproved all the advantages it would have conferred will be lost, be they ever so great. There is a tide in every person's affairs which, if taken at the flood, will lead on to fortune. This opportunity offers to young and middle-aged men and women a turning point in their lives which, if taken advantage of, will give them a grand send-

to say that it is the most elegantly and elaborately fitted up department of the kind to be found in America. In this department students go through a systematic course of

ACTUAL BUSINESS PRACTICE.

Where they transact a great variety of business, buy-



off with qualifications for a successful business career.

PRACTICAL DEPARTMENT.

The limited space of this circular will not admit of a full description of the practical department, as arranged and carried on in this institution, suffice it

ing and selling property of all descriptions on their own account, and making out and handling all kinds of legal and commercial paper, the same as if they were carrying on a business in any commercial city. Thus each student is brought into commercial relations with his fellow students.



By Pursuing a Thorough, Practical and Complete Course of

Actual Business Practice

AT THE

BRYANT & STRATTON BUFFALO



AND

ENGLISH TRAINING SCHOOL,

College Fire-Proof Building,

Nos. 447, 449, 451, 453, 455 Main Street,

CORNER LAFAYETTE PARK,

OFFERS TO

YOUNG MEN

The Very Best Preparation for

BUSINESS LIFE.

THE COURSE OF STUDY.

BOOK-KEEPING.

This science forms the most important part of our course of instruction, and is taught by the most approved methods. The principles are first made perfectly familiar to the student by means of simple and interesting exercises. The different classes of accounts are thoroughly exemplified, and the use of the principal books made clear. Short and concise sets of business books are then written up by the student, representing various kinds of business. Trial Balances are taken from the Ledger, and statements made out and the Ledger closed. All auxiliary books are explained in their order, and the student gradually proceeds to the most complicated accounts, constantly opening and closing different sets of books until the method becomes as familiar to him as the simple process of multiplication or division. Special attention is given to short and improved methods of keeping accounts. The practical office work which is required of each student, is explained under the head of Practical Department.

After completing our course of study, a person of ordinary intelligence will be thoroughly competent to take charge of any set of books at once, and keep them in a correct manner. Mr. J. C. Bryant is the author and publisher of "Bryant's Book-keeping," now used as a Text-book by many of the leading Colleges and Academies, and considered by prominent teachers the most complete work ever published on the subject.

PENMANSHIP

Is taught by most accomplished penmen and experienced teachers. We make a specialty of this branch, and endeavor by every available means to secure to our Students an elegant, rapid, systematic

style of Business Writing. Our success in this line has been very marked, and we promise anyone under our instruction the greatest degree of proficiency obtainable with the necessary amount of pluck, perseverance and practice.

We consider this a very important feature of a successful business education. Nearly every application we receive from business men for book-keepers, assistants, etc., require that the applicant shall be a good business writer. It is also of the greatest practical advantage for the business man to be able to write an easy, rapid hand, and an accomplishment of which one may well feel proud.

A regular class exercise, in which all are required to participate, is conducted during the first hour of each session by accomplished penmen and experienced teachers. Great attention is given to position, movement and freedom in execution, and only *plain rapid, systematic business writing* is taught. Aside from this, all the written work of the student in the book-keeping sets is required to be done in the neatest possible manner, and *a desire is constantly incited to improve*. Anyone with the least inclination to learn cannot help making rapid improvement under our system of instruction.

BUSINESS ARITHMETIC.

The instruction given in Business Arithmetic is thorough and practical, introducing many short methods and business subjects, which are not con-

COMMERCIAL LAW.

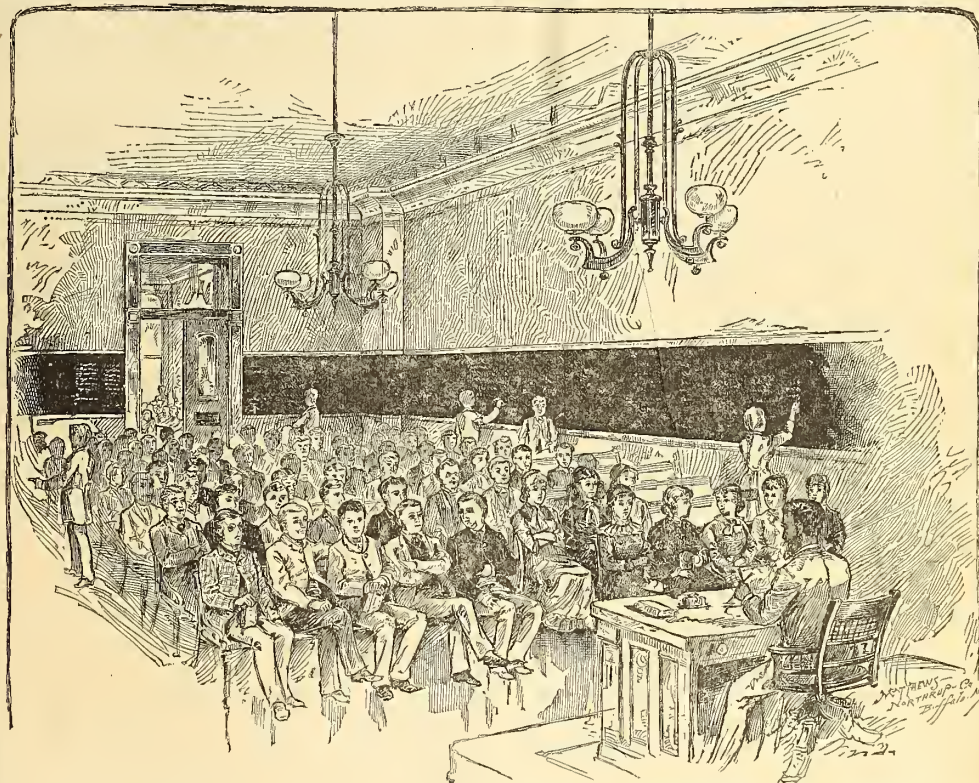
Every young man who contemplates engaging in business should have a good knowledge of Commercial Law, or the law applicable to common business transactions. We do not propose to make lawyers of our students, but we do propose to make our pupils sufficiently familiar with law to enable them to manage their ordinary business intelligently and legally. Some of the principal topics considered are: Negotiable Paper, Contracts, Partnerships, Sale of Chattels, Fire, Marine and Life Insurance, Common Carriers, Assignments, Domestic Relations.

LETTER WRITING.

The great amount of business annually conducted through the agency of the mails renders it important that every young man about to engage in his chosen vocation should be able to construct a business letter properly, and express his ideas in concise and unmistakable language.

A well written letter, the language of which is pointed and appropriate, arrests attention, and will at once secure a favorable impression.

To say exactly what is meant, in unequivocal terms, without any unnecessary words, and leaving no room for misapprehension, is the object of business correspondence. The ability to do this is, of course, acquired, and comes with practice and good teaching.



THE YOUNG MEN'S OPPORTUNITY.

To all young persons who have ambition and perseverance, there is open before them broad and rich fields ready to be possessed by those who are willing to work and can work intelligently. The present is an active working age. In every department of human enterprise are needed intelligent energetic workers — young men who are willing to work and do their work well. Every one who would gain the prize in the race of business life must be a bread-winner; that is, he must bring into his work that practical knowledge and systematic

sidered in the common school arithmetics. Our Text-book is published expressly for the Business College, and is the most *practical* work ever issued.

The subjects to which we give special attention include Common Fractions, Percentage, Ratio and Proportion, Analysis, Reduction of Currencies, Profit and Loss, Commission, Brokerage, Insurance, Storage, Tares, Duties and Customs, General Average, Bankruptcy, Interest, Discount, Partial Payments, Banks and Banking, Exchange, Stocks and Bonds, Equation of Payments, Equation of Accounts, and Partnership Settlements.

THE BRYANT AND STRATTON **BUFFALO BUSINESS COLLEGE** AND ENGLISH TRAINING SCHOOL

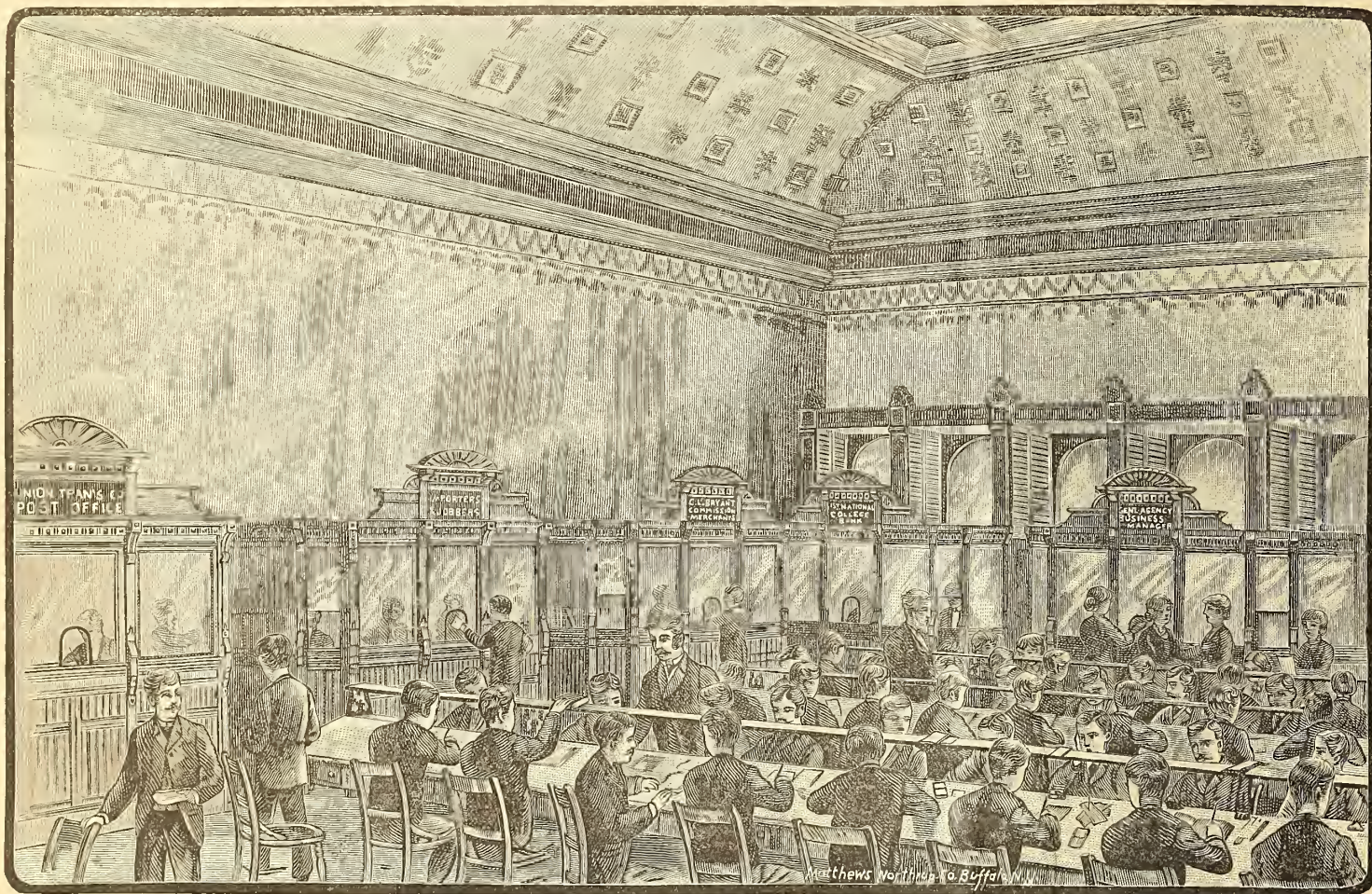
enable him to supply all his wants. There is a great demand for skillful labor in the market, and he who can furnish the best credentials will secure the highest premium. Our city is rapidly growing, business enterprises are constantly enlarging, capital is abundant, and unskilled labor is cheap; business activities are intensified, and educated labor is in special demand. A new order of things has set in affording a rare opportunity for educated young men.

power and win success. High purposes and persevering study will bring their reward. The men who are most intelligent and clear sighted, will always lead their competitors. We could point out many illustrious examples of business success in this city where young men have started out with a good business education obtained in our Evening School without capital or assistance, other than that derived from their business training, and have prospered,

In this city there is scarcely a business house of any importance in which there may not be found a number of our former students occupying the most prominent positions.

VISITORS WELCOME.

We are always glad to receive those who wish to examine our system of business instruction,—whether they desire to pursue a course or not—and shall be



BEGIN AT ONCE.

Delay is dangerous, especially when a great benefit can be secured by prompt action. It is never too early to form a good resolution, and such a resolution should be acted upon at once. Young men frequently call at our office during the latter part of the winter sessions and express deep regret that they had not begun the course of study in the early part of the sessions, for the reason that a desirable position had been offered them and they were not qualified to take it. To miss a good opportunity from indifference is an inexcusable blunder which many young men make, and which many times proves a sad disappointment and a great misfortune.

SUCCESS RESULTING FROM BUSINESS EDUCATION.

In no other country in the world are the possibilities for business success so flattering to young men as in America. The avenues to honorable position and wealth are open to every young man who will prepare himself to master the situation. What young men educate themselves to be, that they will be.

year after year, until now they are wealthy and prominent citizens, many of them being quite independent. By well directed intelligent effort any young man or young lady may be assured of success.

DEMAND FOR CLERICAL HELP.

The experience of business men has been such as to satisfy them that their safest and best way is to apply to this institution for competent and efficient help. So generally is this now understood, that we frequently have more applications for smart, intelligent young men, who are well qualified in Book-keeping and Arithmetic, and good penmen, than we can find candidates among our pupils to fill. To those who come from a distance, and wish to get established in business here, we can offer unequalled advantages. Our school enjoys the support and patronage of the general business community here; and any young man who enters our institution, and proves himself a wide-awake, active and industrious student, and masters our course of instruction in a creditable manner, will have no difficulty in getting a good start in business. We almost constantly have a greater demand for that class of young men than we can supply.

pleased at any time to welcome visitors and show them through our different departments. The practical workings of our Actual Business Department, especially, is always interesting to strangers, and calls forth many complimentary remarks. Surprise is often expressed at the business activity witnessed, and the unexpected facilities for gaining practical business experience.

GENERAL INFORMATION.

Time for Entering.—There is no division of the year into terms, as in other schools, and as mostly individual instruction is given, students can enter at any time.

Preparatory Education.—A common school education is all that is required upon entering. No examinations are necessary.

Special Railway Rates.—Most of the Railways entering Buffalo issue to students *Commutation Tickets* for three or six months' time at greatly reduced rates. These tickets are good for a trip to Buffalo and return every week day, and can be obtained for less than it would cost to board in the city. Rates from any point will be given upon application.

Any Special Information will be cheerfully given upon application by letter. For full particulars regarding College,

SEND STAMP FOR 50 PAGE ILLUSTRATED CATALOGUE

Address: J. C. BRYANT & SON, Buffalo, N. Y.

YOUNG LADIES

Are here offered equal facilities with gentlemen in every department of the institution. They have been showing more and more of a disposition to qualify themselves for business pursuits during the past few years, and now quite a large number can always be found in attendance at this College. They make faithful students, do good work, and readily comprehend the various subjects that go to make up a business education. Nor should this be a surprise to anyone, for there is certainly no reason why they should not acquire a *practical education*. So many have already achieved success in various business positions that the ability of ladies for mercantile duties is no longer a matter of doubt. It has become an established fact, and many firms, to our knowledge, prefer to employ ladies for office assistants on account of the neatness and accuracy of their work. Many ladies who have become prepared for business here are now of very great assistance to their fathers or brothers, and quite competent to take care of themselves. A number of married ladies have taken this course for the purpose of keeping their husband's books and relieving them from care in many ways. By far the greater portion, however, are employed as book-keepers, cashiers, and in various capacities, by some of the most prominent firms in Buffalo. Business houses have very largely outgrown the old prejudice against lady assistants, and every observing person will have noticed the increasing tendency to employ ladies for office work. In fact, the outlook for ladies is very encouraging, and those who wish to prepare for business need no longer hesitate for fear that they will be unable to secure employment. A very lucrative and pleasant employment is now opened to ladies as private secretaries or amanuenses, and the facilities we offer in our Short-Hand and Type-Writing Department for becoming thoroughly prepared for these desirable positions is unequalled by any institution in the State.

BUSINESS CHANCES.

Young men who have any ambition are always looking for opportunities to make a successful start in business. After a financial depression of several years, an active revival of business has set in, and all departments of business are now "booming."

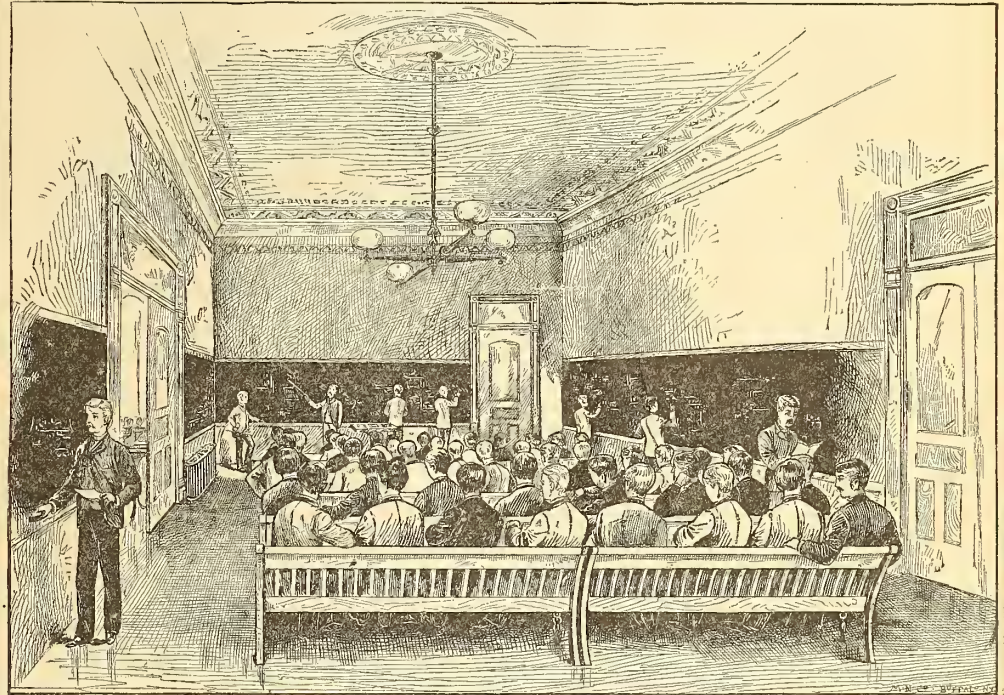
The probabilities are that the next ten years will be noted as the most prosperous ever known in this country. The opportunities for engaging in business will no doubt be unprecedented. But it should be remembered that no matter how many opportunities offer, or how good they may be, if you are not qualified to fill them it will only provoke your discontent. First of all qualify yourselves thoroughly for business, and the opportunity will soon come. There is an active and increasing demand for competent young men, and the applications for such at this institution are frequently greater than we can supply. Although we do not guarantee to supply situations, yet we are constantly sending out young men and ladies to supply business houses in the city and surrounding country. Business men find it greatly to their interest to employ young men who have received a thorough business training. The facility with which they do their work, combined with neatness and accuracy, as well as being thoroughly systematic, render their services more desirable, and much more valuable than one who has received no special instruction. We never recommend a young man to fill a position unless we are satisfied he is qualified to fill it accept-

ably to the employer. Qualification and character is the only standard of preferment.

Our experience for many years has been that there is never a time when a young man, who is thoroughly qualified for business, need wait long for something to do. It is oftener that we cannot find such to place in positions offered. We endeavor to study the character and capabilities of each student, and we can generally speak with a good deal of certainty in regard to any one whom we would recommend. Our employment bureau has been an important adjunct to the College during the past year. Scarcely a week has passed without more or less applications being made for book-keepers or clerks, and many young men have been placed in good business positions. No commissions are charged those applying for assistants, and we are gratified to see the demand constantly increasing. The Business College is the cheapest, safest, and surest way to success in business.

MONEY OR NO MONEY.

Every young man can make of himself what he chooses. If any one is not willing to admit this he had better give up in despair. No young man is so



poor that he cannot secure a good business education, if he has any ambition and chooses to. If he cannot attend school in the day, let him work during the day, and attend evenings. The great majority of our prosperous business men are those who commence without a dollar, and work their way up by degrees; but they would never have become wealthy had they not first become intelligent. The ignorant scarcely ever accumulate wealth. Industry and economy are the helps by which any young man can secure a good business education. The cases are innumerable where young men have started in this way, and secured a good education and attained to honorable position and a competency in a few years. It only needs a determination and perseverance to be successful.

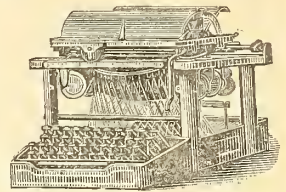
DISCIPLINE AND REPORTS.

We enforce strict discipline, render Reports by mail, require students to be regular and punctual in attendance, and attentive to duties. Perfect order is always maintained.

SOMETHING NEW!

A Good Chance
FOR
YOUNG MEN
AND
LADIES

To obtain immediate employment at good paying salaries.



STENOGRAPHY AND TYPE-WRITING.

As there is an increasing demand for young men and ladies who are qualified to take down letters, etc., from dictation, in Short-Hand, and afterwards transpose them by means of a Type-Writer, we have arranged for giving the best instruction in these branches during the entire school session. The Type-Writer is coming into very general use in all kinds of business requiring a large amount of correspondence, and positions are readily obtained by competent persons. Only a limited number of students can be received in this department.

FATHER AND SON.

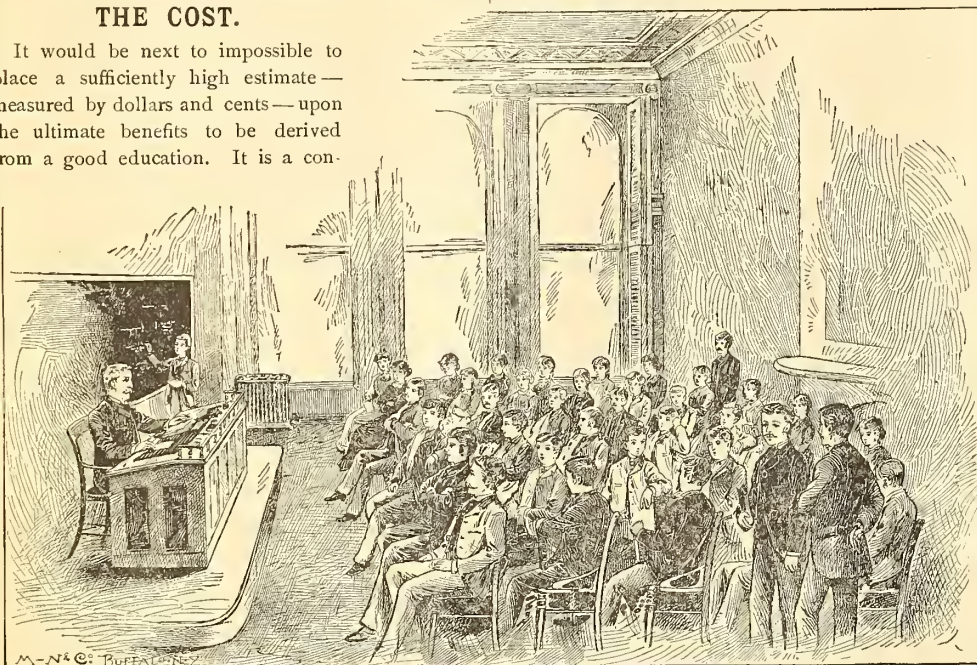
We realize more fully than ever the *age* of this institution, since those who were students in its early history have commenced bringing in their sons to pursue a course of instruction which they have found to be of great value in their own business experience. The expressions of appreciation and satisfaction have been so free and hearty from some of these as to amply compensate us for any effort we may have made in developing and applying the principle of business education. "Here is my son," said one former pupil, "whom I place in your College to receive the same kind of business training that I received. If I had a dozen boys I would send them all to this institution." It is a source of great satisfaction to see our old students bringing in their sons, and it confirms our previous experience, that business men and the more intelligent part of the community are the strongest and best supporters of the school. We

source hereafter, and with our improved facilities we can guarantee a much more practical and thorough course of instruction to the sons than it was possible to give—at that time—to their fathers. Since that time our Actual Business Practice has been developed and perfected, and now affords the most complete and comprehensive system of business training ever offered to the young men of this country.

THE COST.

It would be next to impossible to place a sufficiently high estimate—measured by dollars and cents—upon the ultimate benefits to be derived from a good education. It is a con-

business education, such as their sons can now secure at the Buffalo Business College, it would have been worth thousands of dollars to them; and the necessity is much greater for a business education now, than years ago. It would therefore be much the surest and safest way to pursue a thorough and systematic course of business training before engaging in any business.



stant source of satisfaction and profit, and is free from all contingencies to loss, and, therefore, does not need any insurance, nor, like other capital, require an expense to keep it in repair. It is, therefore, the cheapest and best working capital that it is possible to possess.

Our rates are lower than most institutions of a similar character, and no institution offering equal facilities can compare with us in the price of tuition. We are thoroughly established, not only by the lapse of time, but in the hearts of the public; and the large patronage we derive through the influence of our graduates, warrants us in placing our tuition at the lowest possible rates. If young men could appreciate the great advantage of a good business education as fully before acquiring it as they do after a little experience in business, there would be no need of arguing the necessity of such a course; all would feel that it would be cheap at three or four times what it costs, and that it would be folly to try to get along without it.

As one skilled in a trade can earn triple or quadruple what an ordinary workman can, so he who has a good business education can command positions and salaries which he could never reach without; and, besides, it is a constant source of satisfaction and profit to one in the management of his own business. There is no more common cause of failure in business than ignorance of accounts and want of a business education. It is impossible to do business safely without it, and even where a bookkeeper is employed the proprietor should have sufficient knowledge to know whether his books are kept right, and if not, how to discover errors. Business men have remarked to us, time and again, if they had had the opportunity of getting a

HOW TO SUCCEED.

If you would succeed, you must have a starting point, for if you do not begin you will never succeed. Remember that the first weed pulled in the garden, the first seed in the ground, the first penny put in the Savings Bank, and the first mile traveled on a journey, are all important. They make a beginning, and thereby afford a promise, a pledge, an assurance that you are in earnest with what you have undertaken, and that with continued earnestness and industry, a successful end may be reached.

Disraeli remarks that the youth who does not look up will look down, and that the spirit which does not soar is destined perhaps to grovel. These are words of mighty importance, and they should cause a careful survey of the nature and disposition. Those who have no desire to possess riches or honors, no desire to receive the respect and esteem of the wise and good, no desire to cultivate the mind and heart, are sure to sink into a realm of darkness and wretchedness. He who has no ambition to labor and achieve in the arena of honorable endeavor; no ambition to conquer the adversities and overcome the obstacles that may rise in his circle of action; no ambition to keep his honor untarnished and his veracity unstained, is sure to strike the ground instead of touching the firmament.

Determine to succeed, have an ambition to be somebody and accumulate wealth and honors. As a means to an end, as a stepping-stone to success, nothing is of such present help as an education. If this is what is wanted, resolve to possess it, and set about your purpose at once. The advantages offered at the present day are abundant, and anyone, even in the most moderate circumstances, who has a will to acquire knowledge, can do so.

TO BUSINESS MEN.

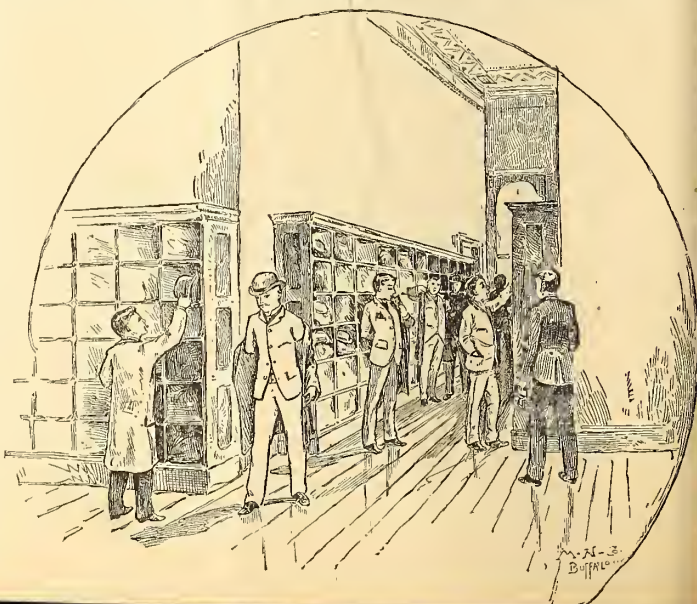
FREE EMPLOYMENT BUREAU

The attention of business men is respectfully directed to the Free Employment Bureau of this institution. Applications are solicited for Book-Keepers, Clerks, Office Assistants, Stenographers, etc.

This Agency differs from most others in that no charge is made against either party. We have the interests of our students, our school and our patrons in view, and we would under no circumstances recommend a student for a position which we think he could not fill with credit to himself and the institution. We have generally with us a large number of intelligent, active young men and ladies, who, having acquired a good knowledge of Book-Keeping and Business Forms, together with a proficiency in writing and figuring, and experience in our Actual Business Department, are capable and are willing to work and make themselves useful. All applications will be considered as strictly confidential, and the applicant will have the advantage of our intimate knowledge of the student's character and ability. He can also avoid the necessity of advertising for help, and the annoyance of being obliged to consider scores of incompetent applicants; perhaps taking two or three on trial before finding the right person for the right place, by calling at our office or corresponding with us.

FULL PARTICULARS.

Those desiring full particulars regarding our school are cordially invited to call at the College Building, corner Main Street and Lafayette Park, and examine our beautiful and well-equipped rooms and our practical course of business study, or send two letter stamps for fifty-page Illustrated Catalogue to J. C. BRYANT & SON, Props., BUFFALO, N. Y.



C I R C U L A R

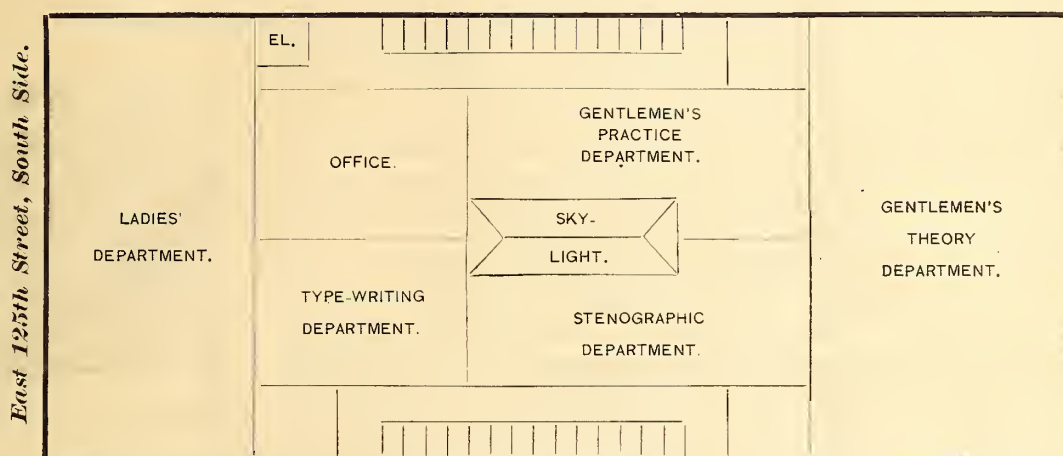
—OF—

WALWORTH & WILLSON'S Business College of the City of New York

(WITH SEPARATE LADIES' DEPARTMENT)

NEW HORTON BUILDING,

108 and 110 East 125th Street, Near 4th Avenue.



[PLAN OF THE ROOMS.]

BUILDING AND LOCATION.

THE COLLEGE occupies a large new building (with elevator), thoroughly lighted and ventilated, heated by steam, and furnished in the best manner. The location is the choicest in the city for such an institution.

PRINCIPALS.

C. A. WALWORTH, LL.B., formerly Proprietor of Cady, Willson & Walworth's Business College; for ten years Teacher of Book-keeping, Phonography and Penmanship in "The College of the City of New York," and, at present, also Manager of Walworth's Stenographic Institute, 8 West 14th Street.

B. F. WILLSON, formerly Principal of Willson & Walworth's (and Cady, Willson & Walworth's) Business College, and for four years Associate Teacher of Book-keeping, Penmanship, and Commercial Arithmetic in "The College of the City of New York."

INTRODUCTORY.

THE Principals in calling the attention of the public to this new institution desire to announce, that, having resigned their positions as the Commercial Teachers in the City College, and sold their former down-town Business School, they have formed a combination for the purpose of conducting permanently a superior Business College, including new and attractive features. It is not merely intended for the special benefit of the section of the city where located (Harlem), but it will present advantages that will pay

pupils to attend from the other parts of the city, from neighboring places, and even from other States.

DESIGN.

THIS is a first-class modern Commercial School, having complete facilities—combining *theory* and *practice* for qualifying young persons specially, systematically and practically for business life. It is particularly intended for the careful training for the counting-room, and for mercantile business generally, of young men and ladies, and of boys of fourteen years and upward, whether they have attended other schools much or little.

Besides being a complete Business College, it includes a thorough and practical Stenographic Department, so that persons can here acquire a perfect qualification in short-hand writing, either separately or while pursuing the strictly Business Course.

The value and efficiency of its instruction are attested by the large number of accountants, stenographers, penmen and correspondents who have been qualified by the Principals in their former Business Colleges, and in their classes in the City College, as partially indicated by a list of employers published elsewhere in this circular.

PARTICULARS AS TO ADMISSION.

TIME TO COMMENCE.—Persons can commence at any time—on any day—as the College is not conducted on the *class* plan, and is open the entire year. Each

pupil commences and completes his course entirely of his fellow students.

PREPARATORY EDUCATION, AND AGE LIMITS.—A fair knowledge of the common branches—Reading, Writing, Spelling, etc., is sufficient. No person of less than the age of age will be admitted for any course of penmanship.

SCHOOL HOURS.—Daily (except Saturdays) A. M. to 12, and from 1 to 3 P. M. Evening sessions commencing Oct. 1, for clerks, mechanics, etc., who can attend evenings only, 7 to 9 o'clock.

COURSES OF STUDY.

THERE are three courses of study: the Business Course, the Complete Stenographic Course, and the Special Penmanship Course, as follows.

THE COMPLETE BUSINESS COURSE consists of instruction and practice in Book-keeping, Penmanship, Commercial Arithmetic, Business Form-filling, and the Elements of Commercial Correspondence, requiring six months time, daily attendance. At the end of this time the pupil graduates, if receiving the Business College Diploma.

THE COMPLETE STENOGRAPHIC COURSE consists of full instruction and training in Stenography, and the ability to write at least 100 words per minute, requiring six months attendance (or about 120 lessons) and receiving at graduation the Stenographic Institute Diploma.

Both the above courses are combined in a **COURSE**, with the greatest advantage, and are together by a majority of the pupils who can enter the Institution for a whole school year, or at one or eleven months. Such pupils get the qualification for business situations, and receive diplomas. This combination includes the branches which are so popular in the Commercial Course in the City of New York from 1871 to under the teaching of Messrs. Walworth & Willson. Reduced terms are made for this Double Course shown under "Prices of Instruction" elsewhere in this circular.

SPECIAL PENMANSHIP COURSE comprises instruction and training in Penmanship, similar to that given in the Business Course, for the persons who do not take that course. This is given by the month or quarter, as shown under "Prices of Instruction" in this circular.

In the above three courses, instruction is given in any of the other branches except Book-keeping, which must be learned with its necessary parts of the Business Course, as in Business generally.

PRICES OF INSTRUCTION, Etc.

BUSINESS COURSE—Full instruction in Book-keeping, Penmanship, Commercial Arithmetic, Business Forms and Correspondence—Six months with Diploma.....\$75
STENOGRAPHIC COURSE, six months, with Diploma.....\$75
ABOVE COURSES taken together, one year, with Diplomas.....\$135
BOOK-KEEPING, ALONE, twenty lessons.....\$10
STENOGRAPHY, ALONE, one month, with use of Instrument,.....\$10

ACCOMMODATION RATES.

Persons who are unable to pay the whole of either Complete Course, as above in advance, who enter for, and are determined to take the course, the following instalment terms will be made:

entering,	\$15; [Both courses, \$27.]
one month after,	\$14; [Both courses, \$25.]
two months after,	\$13; [Both courses, \$23.]
three months after,	\$12; [Both courses, \$21.]
four months after,	\$11; [Both courses, \$20.]
five months after,	\$10; [Both courses, \$19.]

CLUB RATES.

Two or more friends entering and paying in together, will be allowed a discount of 10% on each.

Cost of Books and Stationery.

Business Course, about \$15; for Stenographic about \$5; for Penmanship alone, about \$2. Every pupil is taught separately.

LESSER THAN A FREE SCHOOL.

Education of instruction here, which fits the learner for business, is cheaper even than attendance at a school. Supposing that a boy goes to a school for a year or more, which teaches everything that is not wanted in business, he will be no better fitted for obtaining a situation than before. With influence and luck he may place paying him as high as \$5 per week, but he should regard himself as very fortunate.

Graduates of this institution readily get good paying situations, never accepting any one at less than \$10 per week, and often stepping at once into places at two and even three times this figure. Here then is the following recapitulation, showing which is the cheaper school:

Walworth & Willson graduate earns the first year, at least.....	\$520
Deduct cost of his Course—Tuition and Books....	155

Net proceeds.....	365
Free College pupil earns the first year.....	260

Result, showing the W. & W. Course cheaper at the end of a year.....\$105

THE BOOK-KEEPING TAUGHT.

BOOK-KEEPING by Single and Double Entry, in all its applications, including Wholesale and Retail, Stock and Partnership, Corporation and Association, Jobbing, Commission, Manufacturing, Banking, Railroad, Steamboating, Hoteling, Printing; Changing Single to Double Entry, Stock to Partnership, and *vice versa*; Executors and Administrators' Books, Settlement of Estates, Opening and Closing of Firms, and all varieties and details of business transactions. It is the intention to maintain a more extensive, varied and practical course of book-keeping than any other Business College.

THE PENMANSHIP TAUGHT.

PENMANSHIP of the kind demanded in the best business houses—legible, systematic, rapid, and handsome letters, and thorough training in all the modern movements and best positions. No nonsense is allowed, such as excessive flourishing, and capital letters that "go from nowhere to nowhere," that is, begin at no particular point and end beyond the control of the writer. Also, thorough training is given in such important matters in penmanship as figures, headings and the best arrangement of the writing as to margins, etc. All the teachers here are expert penmen.

THE COMMERCIAL ARITHMETIC TAUGHT.

COMMERCIAL ARITHMETIC, or Calculations, of all kinds intended especially to follow and complete what the pupil has learned in other schools, including Percentage, Exchange, Equations, Average, Partnership Settlements, and all the modern short and rapid methods for addition, multiplication, extending entries, etc.

THE BUSINESS FORMS TAUGHT.

BUSINESS FORMS. From the very commencement of the Business Course, the pupil is taught to make and use with perfect accuracy all varieties of business papers, embracing: Invoices, Receipts, Notes, Due Bills, Drafts, Checks, Orders, Bills of Exchange, Account-Sales, Statements, Protests, etc. These are not learned merely by copying, but from thorough incidental instruction, followed by the pupil's being required to originate others to suit the business transactions recorded in his book-keeping.

THE BUSINESS CORRESPONDENCE TAUGHT.

BUSINESS CORRESPONDENCE. This subject, which is becoming more and more important through the increased use of stenography, type-writing and telegraphing, is taught in a special and thorough manner by the use of samples from business establishments, by text books, by black-board illustration, by dictation, and by correspondence with the teacher.

THE STENOGRAPHY TAUGHT.

MUNSON'S SYSTEM of Phonography, (Stenography) the best of all methods of shorthand writing, is

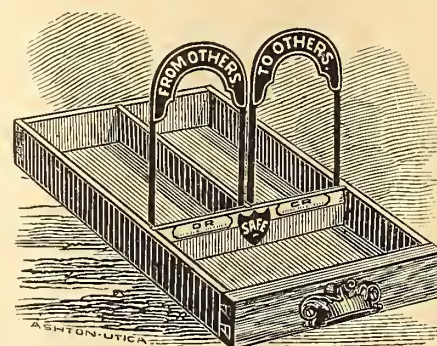
taught purely, rapidly and practically, and pupils are completely qualified to fill positions as stenographic clerks in the offices of business and professional men. In short, the same advantages are provided as at the well-known Walworth's Stenographic Institute, 8 West 14th street, and under the same management. A pupil commencing this branch here will be allowed to change to the 14th street school, at any time, if he shall so desire.

THE TYPE-WRITING TAUGHT.

THE USE OF A WRITING-MACHINE for copying and correspondence, especially in connection with stenography, is now so great and so rapidly increasing as to make its learning a necessary branch in a business or stenographic school. Both machines—the Typewriter and the Caligraph—are here provided and taught, so that pupils have the opportunity to learn either or both.

ACTUAL BUSINESS PRACTICE.

MINIATURE COUNTING ROOMS.—Unqualified opportunities are offered for students to acquire the actual practice, training and experience of the Counting Room, in connection with learning book-keeping.



WALWORTH'S CELEBRATED BUSINESS PRACTICE DRAWER.

Or Miniature Counting Room, is exclusively operated in this Institution, except where rights to use have been sold to certain other business schools.

By means of this invention, each student has a drawer of this kind to use, and actually **HANDLES ALL THE MONEY** and valuable papers connected with every transaction, receiving and paying, criticizing and originating, precisely as done in actual business, but here with the advantage of every detail's requiring the approval of an experienced business teacher. It is attractive to the student, noiseless in operation, and perfectly under the control of the teacher.

No other plan of illustrating business transactions in the schoolroom produces such efficient results, and this is the only invention for the purpose ever granted a patent, notwithstanding the claims and statements of several persons who have long been laboring for such a recognition. Everybody is invited to call at any time, examine the drawer, and see it operated.

A regularly constructed and organized

BANK

Is conducted in the College—the same as in actual business. While some of the students act as officers of the bank, others serve as customers—making deposits, giving checks, getting discounts, buying drafts, having collections made, etc.—under the latest regulations of our best banks.

Also a number of

BUSINESS OFFICES

are erected in the Practice Department, representing the principal kinds of

STORES, MANUFACTORIES, ETC.

OR USE IN operating an advanced method of business training and practice.

TO PARENTS.

NINE-TENTHS of the boys growing up in New York, sooner or later, engage in business. The regular public and private schools afford little or no direct education for it. Schools that advertise to "fit for college or business," really mean nothing by the word, except instruction in the languages and mathematics! and it is well known that not one professional teacher in fifty is competent in practical book-keeping, or knows anything of actual business. When your son is fourteen to twenty years of age, send him to this Business College. He will not only learn exclusively business branches, and more systematically than he can possibly "pick up" the same knowledge in business, but he will learn much of the proper management of different kinds of business, and acquire habits of order, neatness, accuracy and faithfulness that will astonish you.

Bear in mind that the teachers are of long experience in this work; that they devote themselves to this specialty; and that having been so uniformly successful in fitting students for business life, they can guarantee to produce certain results.

No parent or young man can afford to ignore these facilities.

TO YOUNG MEN.

YOUNG MEN should bear in mind that the most surprising young men in all parts of the country, as well as in this city, are the ones who support our best Business Colleges, and those persons who may neglect to secure such a course will hereafter deeply regret it. The injury to the latter persons will be that in future business life they will come into unfavorable competition with business men who have had the advantages of commercial education.

LADIES' DEPARTMENT.

IT WILL BE SEEN in the plan of the rooms on the first floor of this circular a large and separate department for ladies has been provided. This is rendered especially desirable by the fact (1) of the immensely increased employment of women in business positions, (2) that no other Business School in the city has made special facilities for ladies. In other Business Colleges, here, lady pupils are obliged to come into personal contact with an overwhelming majority of young men from the beginning to the end of the course, or occupy an embarrassing position in view of all the pupils occupying the same room. In the ladies' department of this institution the pupils step directly to the elevator into their own room, and there enjoy every advantage of instruction in all the branches. With the aid of the Patent Practice Drawer, heretofore unknown, an unrivaled opportunity is offered to ladies to learn the duties of the Counting Room—such as keeping accounts, making change, counting money, making cash, making notes, drawing drafts, checks, orders, writing bills, receipts, etc., precisely as in actual business. No other school has such advantages for preparing ladies to act as

BOOKS, CASHIERS, OR PROPRIETORS OF STORES.

LADIES CAN receive private instruction, if desired, at all hours. Parents can have their daughters take a commercial course, a stenographic course, or a course in penmanship alone.

EVENING SESSION.

FOR THE BENEFIT of persons who are otherwise engaged in the day-time the college is open evenings during a portion of the year, usually from October to June. The hours are from 7 to 9 o'clock, and the instruction is the same as in the day session. This evening session differs essentially from most evening schools, because each student here is taught separately. This plan enables persons to join at any time, to receive the individual instruction required in each case, and thus while preventing embarrassment and discouragement, leaves each pupil to learn rapidly and pleasantly.

It is a complete answer to the idea sometimes advanced that book-keeping can be best learned in business, to state the fact that most of the students in the evening session are clerks from stores, banks and offices.

PRIVATE INSTRUCTION.

PERSONS WISHING careful private instruction in any branch can make special engagements, and receive exclusive attention. Particular attention can thus be paid by gentlemen already in business, to learning some special feature of book-keeping or handsome business writing.

By the plan of separate instruction, convenient time, and simple business regulations, clerks and others can attend at their own hours without detriment or embarrassment, and the progressive order of the instruction renders certain the success of every pupil.

WHAT OUR STUDENTS DO IN A FEW MONTHS.

OUR STUDENTS in the Business Course in a period of from three to six months, make positive acquisitions. Nearly all learn to write a rapid, easy, handsome business hand, acquire a reliable knowledge of Book-keeping and all the practical parts of Arithmetic, become well grounded in the Laws of Business, and are able to compose and write a business letter properly. These things an intelligent young man will master. Suppose he should attend another school for the same period, of how many branches would he have a *thorough knowledge*? How much better would he be prepared for *business* than he was before?

YOUNG MEN WANTED.

The secret of pecuniary success in life lies in being particularly well qualified in some one thing that is in business demand. This is emphatically true in the largest cities, and is the key to profitable positions; while persons of "good general ability," who say they are "willing to work," etc., are continually "out of employment." Business men are constantly in want of persons *whom it will pay them to employ*, while young men and boys are ever seeking to "get into business," without the ability to do any one thing in the best manner.

Business life affords the widest field for desirable employment, and every vocation demands business-like ability. If young men wish good situations, they should be able to respond to such questions as the following, with confidence:

- Are you an accomplished penman?
- Are you an expert book-keeper?
- Are you thorough in double entry?
- Do you know commercial arithmetic?
- Can you "average" accounts?
- Can you make partnership settlements?
- Are you an accurate correspondent?
- Can you draw up business papers?

Do you know counting-room practice?

Can you "mark" packages handsomely?

Are you a rapid shorthand writer?

If you know these better than usual, you are "wanted" in business; if not, what can you expect?

To qualify persons in such subjects, in the manner and shortest time, is the sole purpose of this institution.

A MAN WHO CAN BE SPARED.

WHEN TRADE becomes dull, and but little work is done in the business, and not much prospect of more customers, employers ask themselves, "Who can be most easily spared?" One or more men must be discharged, and those most easily spared are the ones most likely to be out for a discharge, in the knowledge that those most easily spared are the very men who can be most easily replaced. The men we are most loath to discharge in dull times are those who have been in our employment, who have always been attentive to our interests by a faithful discharge of duty, toward whom we have learned, from long association, to entertain a feeling of interest and friendship. Such men will be retained under any and all circumstances, while the shiftless, eye-serving, afraid-of-too-much-class will be "shipped" at the first opportunity they can be spared. The same result tends to all branches of trade, and he who succeeds in the battle of life must make himself useful to his business, or be reckoned among those who can be spared.

Young men, remember that the men who can be easily spared are not the ones sought after when responsible positions are to be filled. Would you like to gauge your own fitness for a position of importance? Would you like to know the probability of your getting such a position? Enquire of your employer. What are you doing to make yourself valuable in your position you now occupy? If you are doing your might what your hands find to do, and devote your evenings to improving your education, your chances are ten to one that you will soon become valuable to that position that you cannot be spared from it, and then will be the very time you will be sought out for promotion to a better position. But, be content to grade among the men who can be easily spared, and you may rest assured that you will "spare" you so certainly and so easily when promotion comes.

WHY NOT TEACH PHONOGRAPHY?

Arguments in Favor of Shorthand Instruction in Colleges.

[From the Boston Traveller.]

IN ACCORDANCE with our annual custom at the time of college commencements we once more propose the question, Why is not shorthand writing included in the modern educational course? Without committing ourselves to the extreme anti-classicism of C. Francis Adams, Jr., we are fully prepared to maintain that the average American graduate could not afford to go forth into the world minus so much of the classical lore as would permit him, instead thereof, to acquire the art of phonetic writing. There are at least a half a dozen different studies now included in the ordinary college curriculum any one of which might be dropped with advantage in favor of shorthand writing. Considered merely as an educational discipline, there is no language, living or dead, the study of which can for a moment bear comparison, as a mental discipline, to the study of sound writing. Of all the things that a man can learn only that knowledge which they can remember is of any service to them in life. It

we know, but what we know we know that concerning our working equipment of information. The importance of memory is, indeed, too apparent to need further emphasizing, and when we have added that the phonetic shorthand gives to the memory of the average man at least fourfold the clearness, strength and readiness possessed by that of the man who is a stranger to the art of sign-for-sound writing, we have enough to justify its introduction into the modern business course on purely educational grounds. Declining to more prosaic, yet thoroughly practical methods, the college that includes shorthand writing in its course will certainly confer upon its graduates a decided advantage in seeking remunerative employment. The call for good shorthand writers has been daily increasing year by year, for many years past, and the supply to-day is far behind the demand. Speed is the ruling fashion of the period. We have more express trains and faster every year; faster steamers, quicker means of transit between our cities and our offices, more rapid means of communication, both by spoken and written speech. To what branch of human activity we turn it is only to find the same impatience of delay, the same imperious demand for more swiftness and despatch. This has naturally found its way first into our great business houses, and wherever a large daily correspondence is to be carried on, there at once is a demand for the time-saving stenographer and his note-book. The large railroad, insurance or shipping companies cannot do without their shorthand writers. As to the newspaper profession, which has for many of our colleagues a strong attraction, a knowledge of shorthand-writing will always serve as its "open sesame." If very moderate journalistic talents in all other respects have for years past and still are able to command high salaries for their services as expert stenographers. The English reporter coming to this country "green" and inexperienced usually finds ready employment on our press at good wages, because he is met out of ten a competent shorthand writer. In courts, our legislative committee rooms and our upper offices, as well as in our large business houses, the question is being urgently asked daily:—Can we find a smart shorthand writer? Still legions go on from year to year, apparently as conscious of the fact as though shorthand-writing was the lost arts instead of being one of the most useful of modern times. Botany, zoology, geology, chemistry, sociology, ethnology, ontology, and a great number of other abstruse sciences and theories they yearn of and systematically teach. All of these put together are not worth a brass farthing to a young man going out to seek his livelihood in this practical and perspiring world of ours, as compared with the faculty of shorthand writing, which they impart to him in far less time than is spent over other educational duds.

IDENT RUTTER, A BUSINESS COLLEGE GRADUATE.

[From the New York Sun.]

RUTTER, who thus becomes the second in succession to Commodore Vanderbilt in the Presidency of the New York Central Railroad, was born in 1841, and is 47 years old. He is a man of medium height. His gray hair is becoming thin, and his face is gray. His presence is prepossessing, and his bearing is quiet and refined. While he was a student his parents removed to Providence, where he was educated. His father intended that he should take a business course, but after preparing for Brown University he decided that he would prefer business and to

prepare himself for it HE WAS GRADUATED IN A BUSINESS COLLEGE. In the mean time his parents removed to Elmira, where he joined them in 1852. He had a mania for the railroad business, and one day his father found him employed in the freight office of the Erie Railroad. He was soon promoted, and in 1855 went into the offices of one of the railroads centering at Williamsport, which is now controlled by the Pennsylvania Railroad. He remained there three years, then went to Chicago, where he obtained a place as clerk in the freight office of the Lake Shore Railroad. After serving there a few months he applied for the vacant position of general freight agent of the Chicago and Milwaukee Railroad, now the Northwestern, and though only 22 years old, received the appointment.

THE FIRST AIM OF EDUCATION.

"I ACCEPT without qualification the first principle of our forefathers; that every boy born in the world should be put in the way of maintaining himself in independence. No education which does not make this its first aim is worth anything at all. There are but three ways of living, as some one has said—by working, by begging, or by stealing. Those who do not work, disguise it in whatever pretty language we please, are doing one of the other two. The practical necessities must take precedence of the intellectual. A tree must be rooted in the soil before it can bear flowers and fruit. A man must learn to stand upright upon his own feet to respect himself, to be independent of charity or accident. It is on this basis only that any superstructure of intellectual cultivation worth having can possibly be built." FROUDE.

WHAT HORACE MANN SAID.

"IF A FATHER wishes to give his son a legacy that will endure while life exists, let him send him to an institution where he can obtain a general practical business education, and he will have the satisfaction of knowing that he has given him what is better than houses, lands and farms, or even gold and silver; these things may take wings and suddenly fly away, but this knowledge will last while life and reason exists."

SITUATIONS FOR GRADUATES.

It is intended that nothing shall be spared in the instruction and training given in each course to enable a graduate to obtain a good business situation. The Principals will also take particular pains to procure positions for such of their graduations as may desire this assistance. Business men are really as desirous of employing young persons that have been specially educated for business, and can be highly recommended for their qualifications, as the latter are to get such positions. This school brings the two classes together by educating the one, and accommodating the other. Business men by applying here for young men as book-keepers, stenographers, penmen and other clerks, save themselves the trouble of examining a lot of applicants, mostly incompetent, who would apply in answer to an advertisement.

CITY FIRMS EMPLOYING FORMER PUPILS.

THE FOLLOWING are a few of the business establishments in this city in which the former pupils of Mr. Walworth or Mr. Willson, are now or were recently employed as book-keepers, stenographic clerks, or in other positions due to their business instruction.

RAILROADS, &c.

N. Y. C. & H. R. Railroad,	Pullman's Palace Car Co.,
Pennsylvania Railroad,	Standard Oil Co.,
N. Y. L. E. & W. Railroad,	W. U. Telegraph Co.,
Chicago, B. & Quincy Railroad,	M. U. Telegraph Co.,
Long Island Railroad,	Edison Electric Light Co.,
Northern Pacific Railroad,	U. S. Electric Light Co.,
White Star Freight Line,	Department of Public Parks,
National Transit Co.,	James E. Ward & Co.

BANKERS.

Central Trust Co.,	Gilman, Son & Co.,
Russell, Sage & Co.,	Tobey & Kirk,
Kountze Brothers,	Mercantile National Bank
Kuhn, Loeb & Co.,	J. S. Kennedy & Co.

INSURANCE COMPANIES.

N. Y. Life Ins. Co.,	United States Life Ins. Co.
Equitable Life Ins. Co.,	London & Lancashire F.

MERCHANTS.

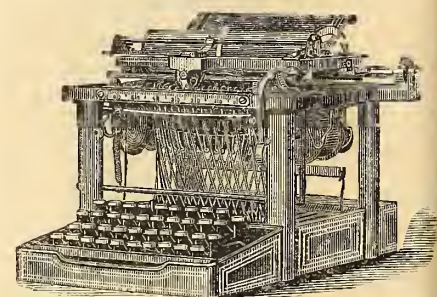
E. Butterick & Co.,	Wm. D. Wheelwright & Co.
Mills & Gibb,	Downer & St. John,
Hartley & Graham,	H. K. & F. B. Thurber,
L. Straus & Sons,	J. H. Hollingsworth & Co.
G. Sidenberg & Sons,	C. B. Cottrell & Co.,
Calhoun, Robbins & Co.,	Flegenheim & Rosenberg
Naumberg, Kraus, L. & Co.,	Wm. Butterfield & Co.,
Rogers, Peet & Co.,	Campbell Printing Press Co.
W. R. Grace & Co.,	J. & M. Levy,
Scribner & Co.,	Reed & Drake,
G. P. Putnam's Sons,	Small Brothers & Co.,
American News Co.,	Brewster & Co.,
B. Ullman & Co.,	Kursheedt M'f'g Co.,
Kerbs & Spiess,	Providence Tool Co.,
New Home S. M. Co.,	E. Steiger,
Wilcox & Gibbs,	Inness & Co.,
Seth Thomas Clock Co.,	Bicknell & Comstock,
Phelps, Dodge & Co.,	S. M. Bixby & Co.,
David Hunt & Co.,	S. R. Wells & Co.,
J. D. Rivera & Co.,	J. & A. Boskowitz,
Witthoff, Marsily & Co.,	J. H. Reed,
Lazard Freres,	T. E. Greacen,
J. S. Bremer & Co.,	John Thallon,
A. Lewinson & Son,	S. P. Hyman,
Tift & Howard,	S. Rothkopf,
Whittmore & Co.,	Geo. A. Clark,
Root & Tinker,	Brown, Wood & Kingman

NEWSPAPERS.

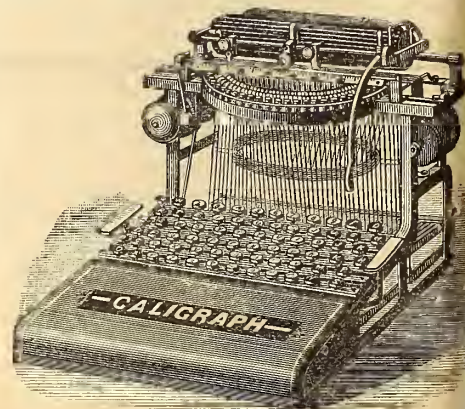
N. Y. Tribune,	N. Y. Graphic,
N. Y. Evening Post,	American Agriculturist.

NOTE.—The above list does not include the large number of Stenographers in law offices.

THIS CIRCULAR is issued August 1, 1883. College is now open permanently for the coming year and persons can enter for instruction as soon as they choose. Applications are being received daily. For specimens of Penmanship by mail, in stamps. Address Walworth & Willson, 108 and E. 125th Street, New York.



THE PERFECTED TYPE-WRITE



THE IDEAL CALIGRAPH.

National Pen Art Hall.
and Business College.

Delaware, Ohio. April, 1886

To lovers of practical penmanship. I wish to inform that Brooks & Co. Cleveland, Ohio. are publishing a series of copy books embracing my system of rapid penmanship, and a text book which imparts the correct speed with which each element, principle, letter and word, should be written, thus giving the learner a permanent and practical hand-writing.

The copies in these books are methodically arranged on first class paper, so that the pupil will get twice the practice that is given in other series, at an expense of 10¢ per book, economizing fully one half.

The two pages within will give you a partial idea how the copies are arranged, and each page utilized by the pupil.

My system differs from all others, as it gives a rapid hand-writing which can be put in practice in business as well as in the school room. It is also easier learned.

Business demands a system of penmanship that will enable us to convey our thoughts with a rush, therefore I sincerely ask you to give this matter careful study, and should you desire to give my system a trial, please order the books from the publishers Messrs. Brooks & Co.

Yours very truly G. W. Michael

This is page 20 of Copy-Book No. I, before using.

The opposite page represents the same filled out, interspersed with exercises.

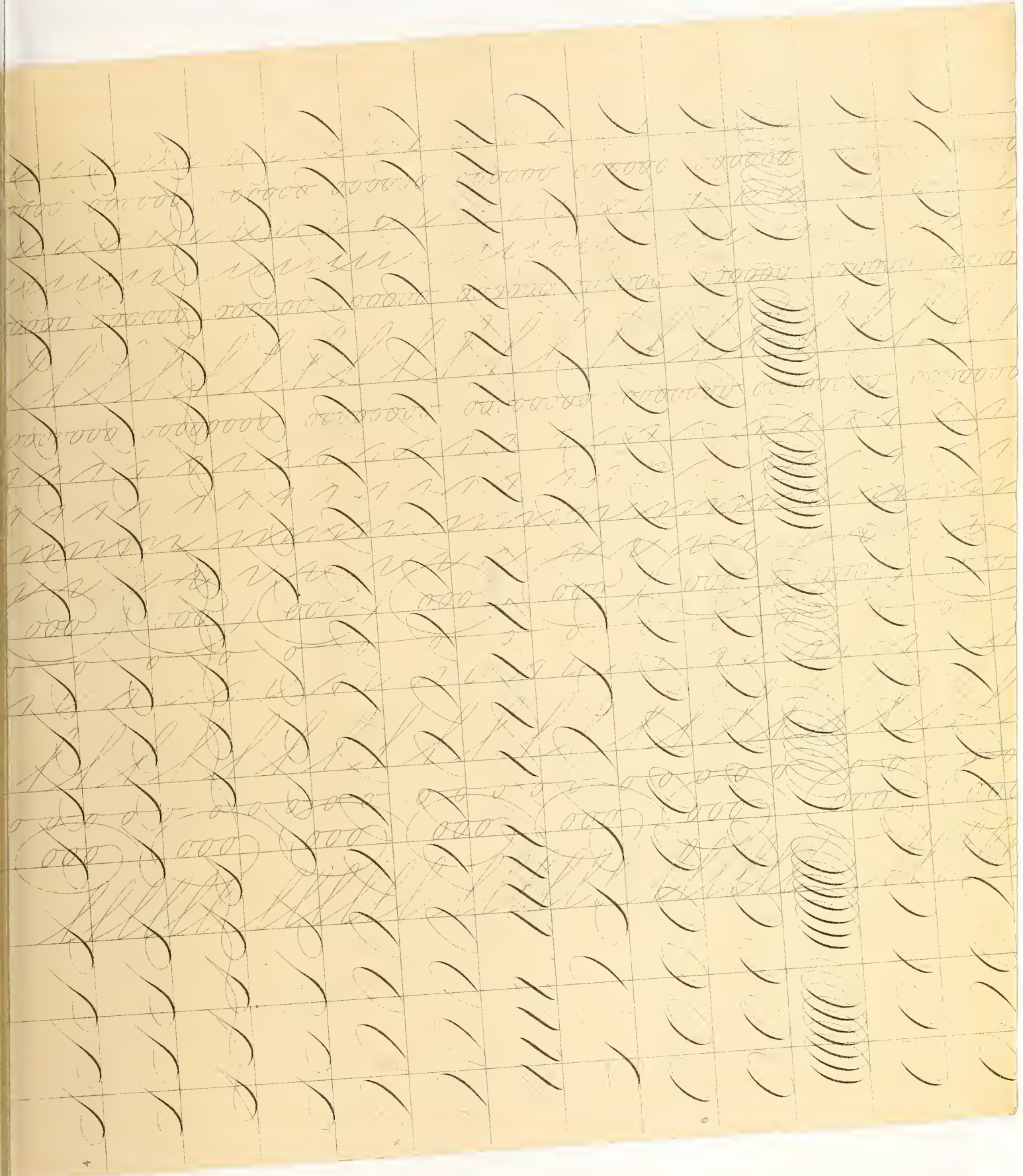
AAAA

llll

oooo

oooo

oooo



The Publishers invite the attention of Teachers, and all others interested in the Art of Penmanship, to a valuable work, [nearly Ten Thousand Copies of which have been sold in a surprisingly short time, attesting to its popularity and excellence,] a new and revised edition of which they now have in press, being a practical aid to Plain and Ornamental Penmanship, by Prof. G. W. Michael, of Delaware, O., President of the National Pen Art Hall and Business College of that city, and author of the system of "Rapid Writing" which is now coming so generally into use. The Publishers have spared no pains or expense in furthering the wishes of the author to make this by far the most comprehensive treatise on Penmanship yet published.

MICHAEL'S COMPENDIUM OF RAPID WRITING contains over six hundred fine Engravings illustrating the text; and, by issuing a very large edition, they are enabled to place the price at one dollar, on receipt of which a copy will be sent postpaid. It is also the Text-book for Michael's series of Copy-Books.

MICHAEL'S COMPENDIUM OF PLAIN AND ORNAMENTAL PENMANSHIP,—a volume comprising all that is contained in the above named book, with the addition of numerous ornamental sketches, of original designs, representing Animals, Birds, Reptiles, etc., will be mailed postpaid on receipt of \$1.50.

As a fit accompaniment to our series of Writing-Books and practical aids to Penmanship, we have secured the sole agency of the beautiful line of writing papers, specially adapted for such use, known as the SNOW-FLAKE PAPERS. They are nicely put up in richly engraved wrappers, and will be sent by mail or express on receipt of the following prices:

Snow-Flake Commercial Note, Quarter Reams,		\$0.50; one Ream, \$1.80.	Weight 6 lbs. to Ream.	
* " " Letter,	" "	1.00;	" 12	" "
" " Foolscap, Light W't,	" "	0.80;	" 10	" "
" " Medium	" "	1.00;	" 12	" "
" " Heavy	" "	1.25;	" 14	" "
			4.20.	" "

When ordered by mail, sufficient additional amount should accompany the order to pay the postage.
* Especially adapted for Writing School purposes—wide ruled, and put up five sheets in a section.

It affords us much pleasure to announce that we are now enabled to supply the famous LE LUXEMBOURG PENS, so well and favorably known in France, and which, since their introduction into this country, have created such a furor. A real luxury is in store for those who heretofore have been unable to supply themselves with this invaluable aid to fine writing. On receipt of \$1.50 one gross of these pens will be sent postpaid to any part of the United States.

The "LEADER" OBLIQUE PENHOLDER is the latest acquisition in the line of penholders. Sample of same will be mailed on receipt of twelve cents, or one dozen on receipt of sixty-five cents. Please write for prices on larger quantities.

NORDHOFF'S IMPERIAL JAPAN INK,—The only easy flowing Jet Black Ink manufactured. For use in Schools and Commercial Colleges. Writes black at first. It will not fade or mold, is uninjured by freezing, will not thicken by standing, and has no sediment. Quart, \$1.00; half gallon, \$1.25; gallon, \$2 00.

For further information in regard to Copy-Books, Text-Books, or other articles for school purposes, please address the Publishers,

BROOKS & CO.,
117 Superior St., CLEVELAND, O.

The Series of Copy-Books, in 4 Numbers, sent postpaid on receipt of 40 cts.

EASTMAN COLLEGE EXCURSION

MAY 23d.,
1884

THE STUDENTS

—OF—

EASTMAN

National * Business * College,

POUGHKEEPSIE, N. Y.,

Extend to you a cordial invitation to accompany them on their

First ♦ Grand ♦ Excursion ♦ of ♦ the ♦ Season

DOWN THE HUDSON,

FRIDAY, MAY 23, 1884.

THE ELEGANT AND PALATIAL

STEAMER MARY POWELL,

CAPT. CORNELL,

Noted for her Speed, Comfort and Safety, has been secured for the occasion.

The Music will be furnished by the celebrated EASTMAN COLLEGE MILITARY BAND,

PROF. JOHN HEY, LEADER.

Arrangements under direction of the following GENERAL COMMITTEE, representing Students in attendance at the College:

WM. BUCHANAN, CHAIRMAN.

J. A. DREWRY, . . . Eufaula, . . . Alabama.	F. M. DWIGHT, . . . Eastover, . . . S. Carolina.
F. DANIELS, . . . White Bluff, . . . Arkansas.	R. V. WILSON, . . . Memphis, . . . Tennessee.
A. F. RUDY, . . . Sacramento, . . . California.	J. Q. KINGSBURY, . . . Belton, . . . Texas.
R. K. FITCH, . . . Weston, . . . Connecticut.	ALFRED GODBE, . . . Salt Lake City, Utah Ter.
A. N. DANNER, . . . Dover, . . . Delaware.	D. G. BURT, . . . Castleton, . . . Vermont.
C. W. CARLTON, . . . Fort Ogden, . . . Florida.	J. L. BARKSDALE, . . . Charlotte, . . . Virginia.
J. F. BAILEY, . . . Bailey's Mills, . . . Georgia.	G. W. STAMM, . . . Wheeling, . . . W. Virginia.
J. H. BROWN, . . . Chicago, . . . Illinois.	E. E. RAMSDELL, . . . Marion, . . . Wisconsin.
E. G. THROCKMORTON, . . . South Bend, . . . Indiana.	J. C. TUTTLE, . . . Cheyenne, . . . Wyoming Ter.
F. J. SELZER, . . . Sioux City, . . . Iowa.	GEO. F. FRANCIS, . . . Packingham, . . . Canada.
D. L. GRINTER, . . . Cadiz, . . . Kentucky.	OTON GUTIERREZ, . . . Mexico City, . . . Mexico.
S. A. ALLEN, . . . Oakland, . . . Maine.	J. J. PALMA, JR., . . . Bayamo, . . . Cuba.
D. H. HOOVER, . . . Ringgold, . . . Maryland.	D. D. TRUDA, . . . Naples, . . . Italy.
A. B. WHITTIER, . . . Boston, . . . Massachusetts.	A. ROCKWELL, . . . Woodville, . . . Nova Scotia.
W. S. CLARKE, . . . Port Huron, . . . Michigan.	A. A. CLAY, . . . Summerside, . . . P. E. Island.
I. R. MCELROY, . . . Meridian, . . . Mississippi.	A. GOU, . . . Tokio, . . . Japan.
H. B. ROLLINS, . . . Columbia, . . . Missouri.	VICTOR PAHTAY, . . . Bassein Burmah, India.
J. R. HIGGINS, . . . Missoula, . . . Montana Ter.	M. E. AMADOR, . . . Panama City, . . . Panama.
H. A. JACKMAN, . . . Littleton, . . . N. Hampshire.	G. SAMPER, . . . Bogota, . . . U. S. of Col.
F. K. HEAZLETON, . . . Vincentown, . . . New Jersey.	M. S. BURROWS, . . . Somerset, . . . Bermuda.
C. BROCKWAY, . . . N. Y. City, . . . New York.	THOS. CASTELLO, . . . Gautemala, . . . Cen. America.
D. T. GALLUP, . . . Moyock, . . . N. Carolina.	CONRADS RIVERA, . . . San Juan, . . . Porto Rico.
WM. BUCHANAN, . . . New Athens, . . . Ohio.	PEDRO FERRER, . . . Madrid, . . . Spain.
A. B. DIETRICH, . . . Harrisburg, . . . Pennsylvania.	

The Series of Copy-Books, in 4 Numbers, sent postpaid on receipt of 40 cts

W

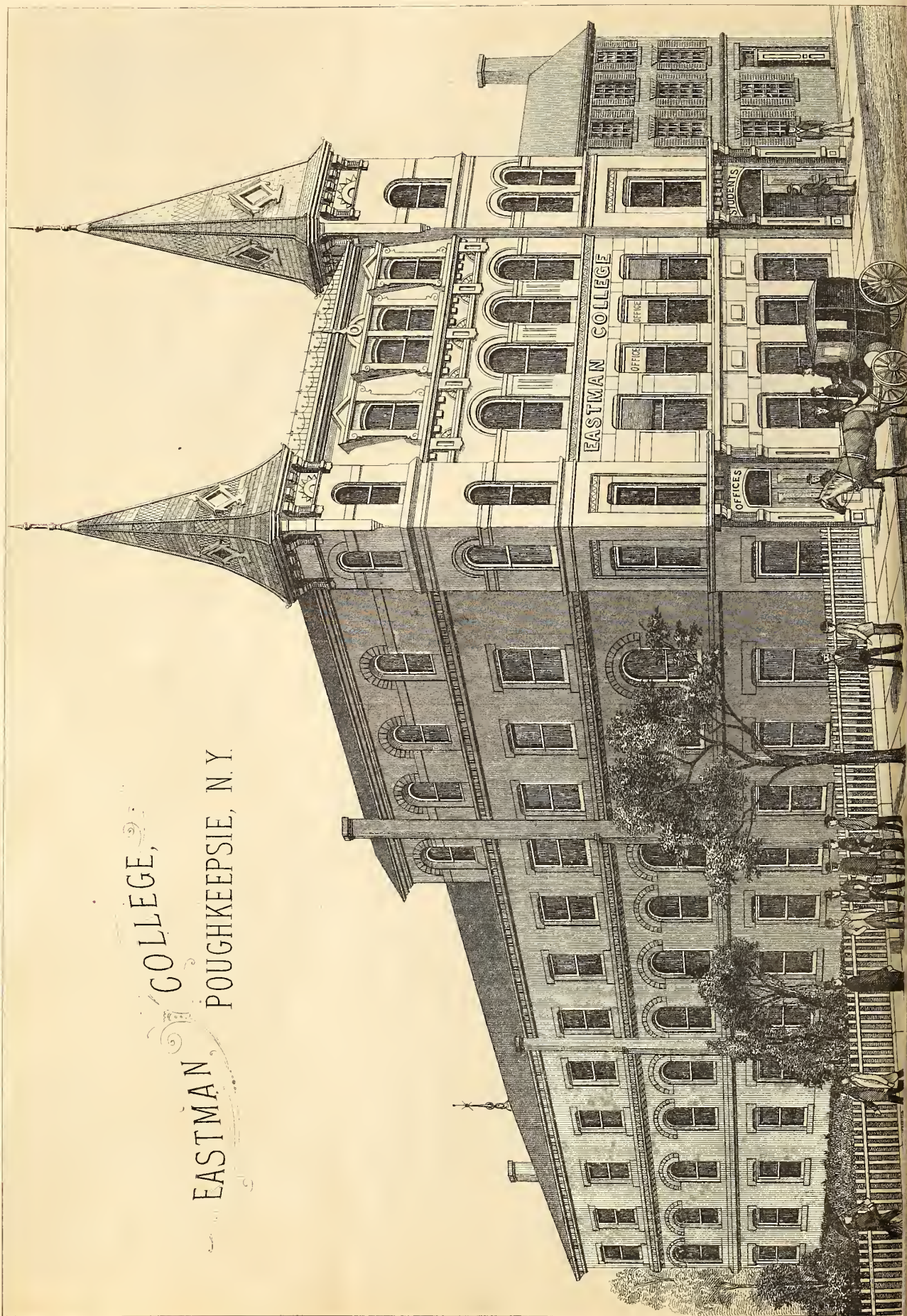
so
real
writ

will
quar

Scho
not t

addre

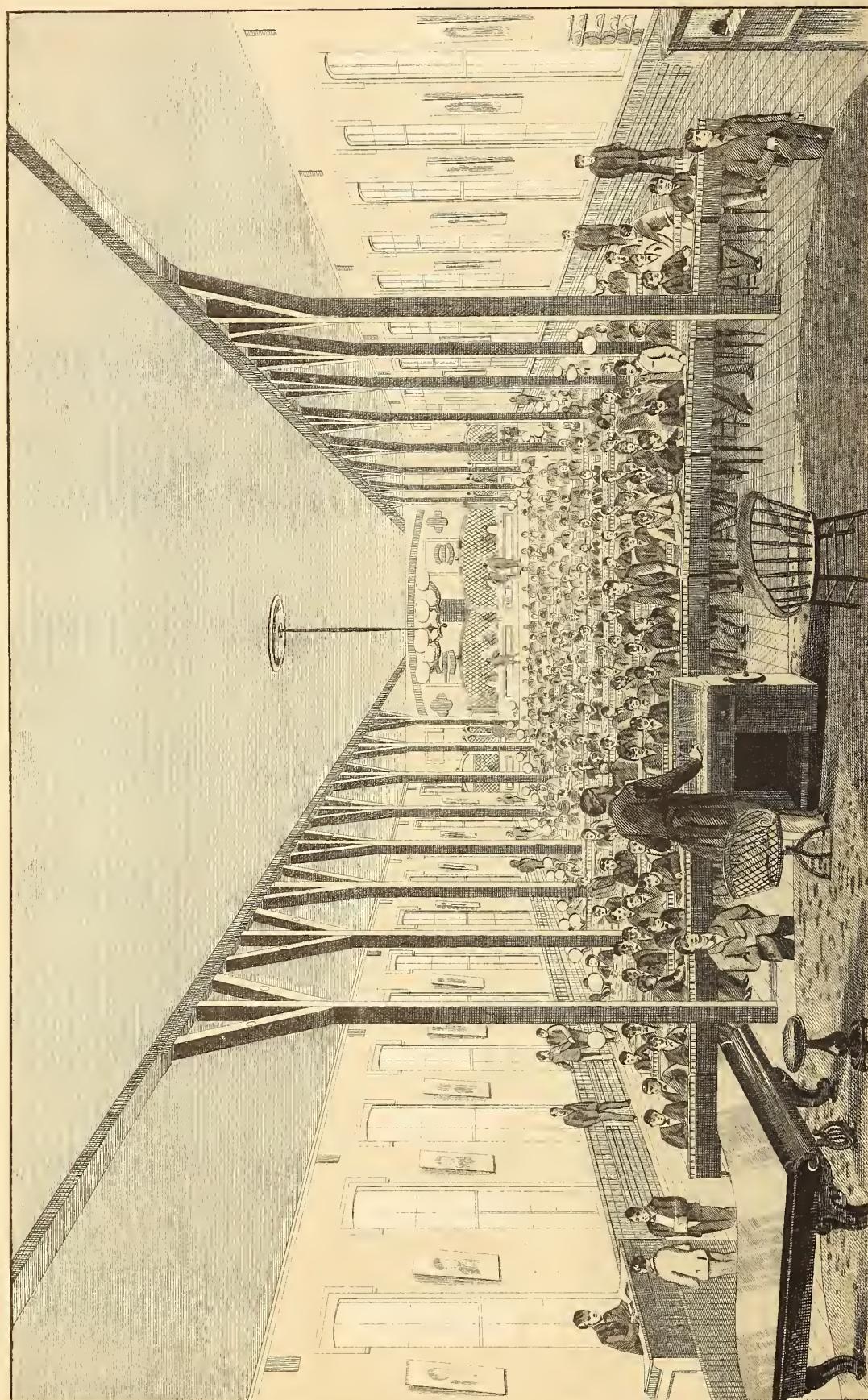
EASTMAN COLLEGE, POUGHKEEPSIE, N.Y.



to Commencement
New York
and is 47 years
His gray
che is gray.
aring is quite
his parents ren
ed. His fath
course, but a
decided that

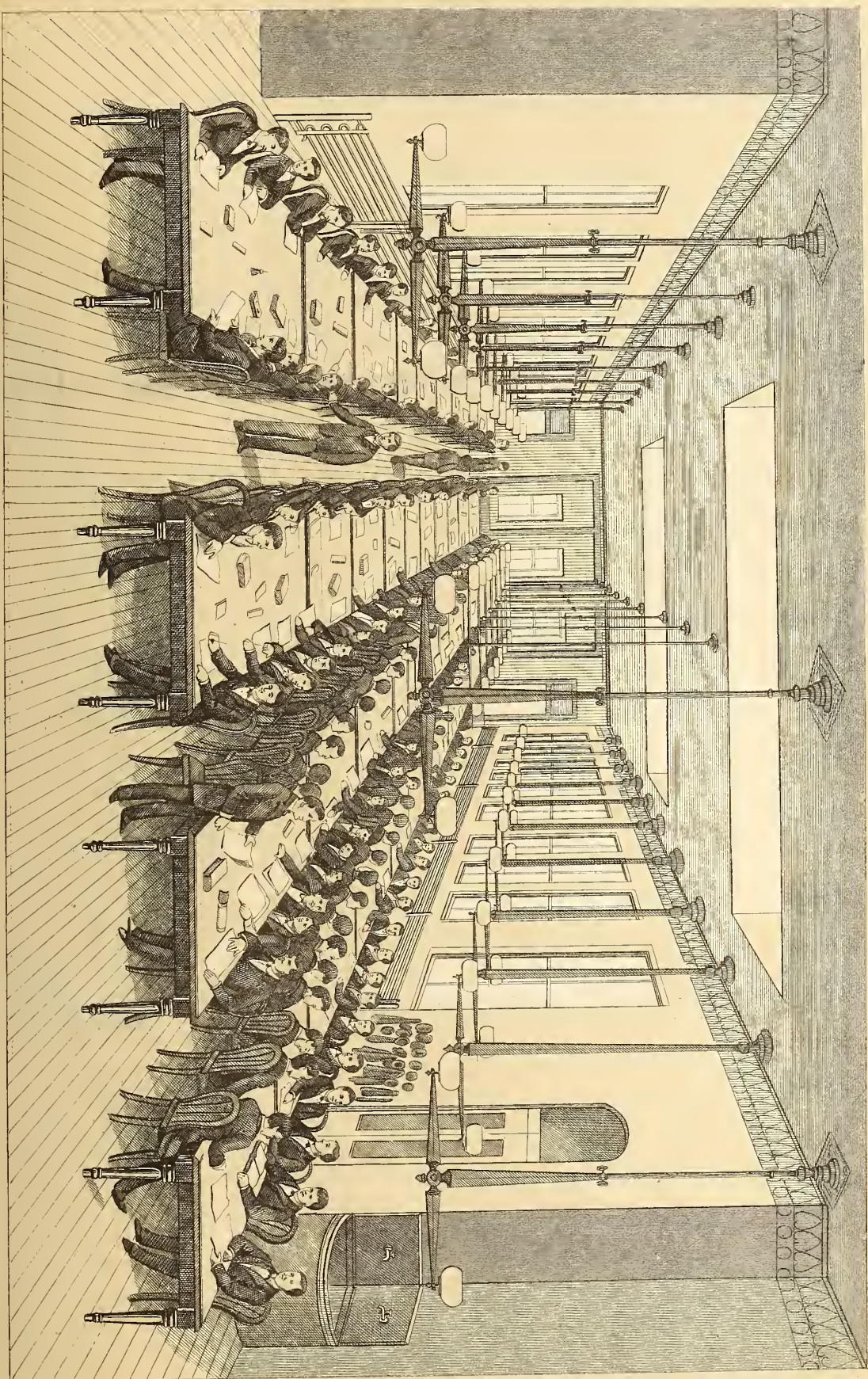
The Series of Copy-Books, in 4 Numbers, sent postpaid on receipt of 40 cts.

W
so
real
writ
will
quar
Schc
not t
addre



DEPARTMENT OF BUSINESS PRACTICE

to Commodore
New York
and is 47 ye
His gray
che is gray.
aring is quic
his parents ren
ed. His fath
course, but a
decided that



THEORETICAL DEPARTMENT.

LECTURES, CONCERTS AND RECEPTIONS.

Program for May, June and July.

REALIZING the fact that recreation is essential to a healthy condition of the mental forces, and that young men will often seek that of a questionable character if not supplied with that which is elevating and refining, the College furnishes its Students every Saturday morning at 10:30, with either a lecture or a concert. The lectures are by gentlemen prominent on the lecture platform, and concerts by professional artists. These entertainments are instructive as well as entertaining, and are a distinguishing feature of this institution. In addition to the Saturday morning exercises, MRS. EASTMAN receives the Students at her residence, Eastman Park, every Saturday evening from 8 to 11 o'clock. Music, books, pictures, social intercourse, refreshments, etc., serve to pass the time very pleasantly. The receptions are highly enjoyed by the Students, and are a fitting finale to a week's hard study.

SATURDAY, May 3, . . . LECTURE

BY
Rev. WILLIAM LLOYD,
OF NEW YORK.

Subject: "Kingdoms and Gates."

SATURDAY, May 10, . . . LECTURE

BY
Rev. T. DeWITT TALLMADGE,
OF BROOKLYN, N. Y.

Subject: "Big Blunders."

SATURDAY, May 17, . . . LECTURE

BY
WALLACE BRUCE,
OF POUGHKEEPSIE, N. Y.

Subject: "From the Hudson to the Yosemite."

FRIDAY, May 23, GRAND EXCURSION

BY
STEAMER MARY POWELL,
DOWN THE HUDSON.

SATURDAY, May 31, . . . LECTURE

BY
ROBERT J. BURDETTE,
OF THE "BURLINGTON HAWKEYE."

Subject: "The Pilgrimage of the Funny Man."

SATURDAY, June 7, GRAND CONCERT.

SATURDAY, June 14, . . . LECTURE.

BY
Rev. JOHN P. NEWMAN,
OF NEW YORK.

Subject: "The March of Civilization."

SATURDAY, June 21, GRAND CONCERT.

SATURDAY, June 28, . . . LECTURE

BY
Rev. HOWARD B. GROSE,
OF POUGHKEEPSIE.

Subject: "The Power of An Idea."

SATURDAY, July 5, . . . LECTURE

BY
Hon. MARK D. WILBUR,
OF BROOKLYN, N. Y.

Subject: "National Progress."

SATURDAY, July 12, . . . LECTURE

BY
JAHU DeWITT MILLER,
OF NEW YORK.

Subject: "Distinguished Men."

SATURDAY, July 19, . . . LECTURE

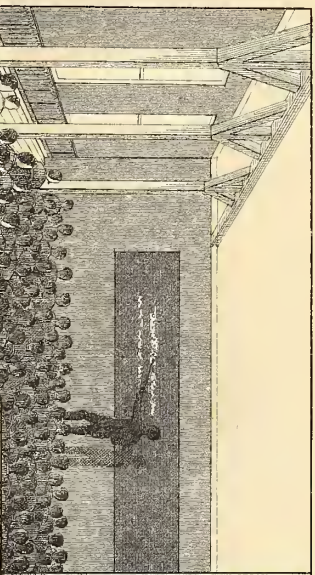
BY
Rev. J. HYATT SMITH,
OF BROOKLYN, N. Y.

(Subject to be announced hereafter.)

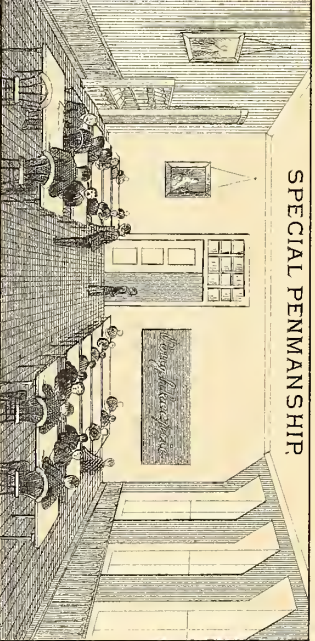
SATURDAY, July 26, GRAND CONCERT.

The Series of Copy-Books, in 4 Numbers, sent postpaid on receipt of 40 cts

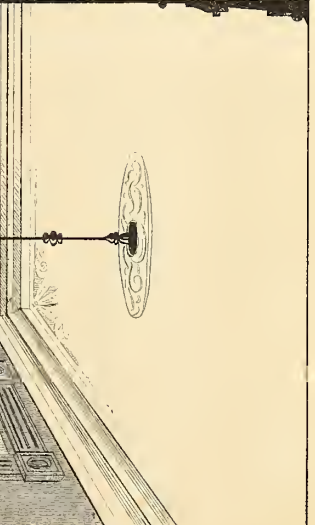
to Commence
New York
and is 47 ye
His gray
che is gray.
aring is quic
is parents ren
ed. His fath
course, but a
decided that



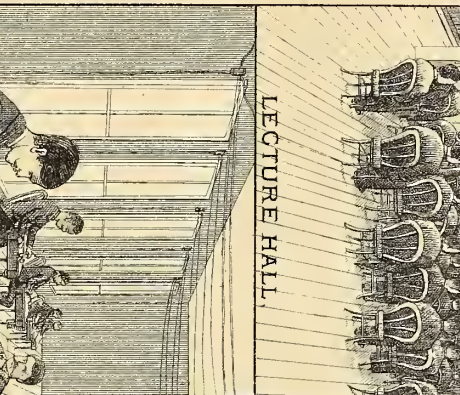
LECTURE HALL.



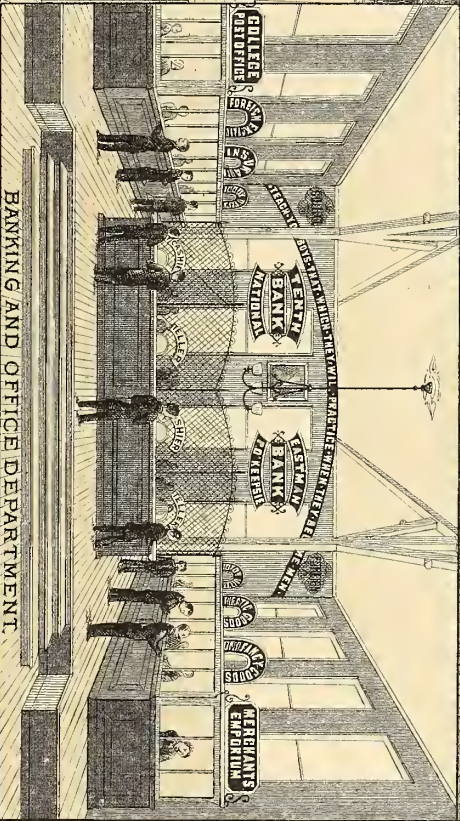
SPECIAL PENMANSHIP.



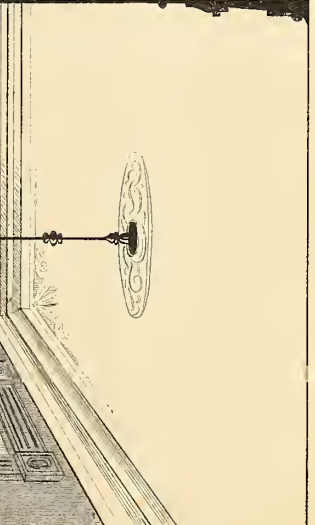
OFFICE.



TELEGRAPHY.



BANKING AND OFFICE DEPARTMENT.



STATIONERY STORE.



BUSINESS OFFICE.

The Sentinels of Success.



DO ENTER upon and successfully pursue some avocation that promises in return position and competency, is the controlling desire and ambition of thousands of young men. It is a laudable desire, and should receive every encouragement. The day of sleepy, selfish policy, ever narrowing the means and opportunities of young men, is ended, and a day of expansion and demand has come. A ready market for all their powers and capabilities is open, and offers brilliant prizes for youth and talent. Every avenue in the immense and varied ramifications of trade, commerce, finance and agriculture, offers inviting fields for competition, and the greatest success will assuredly come to those who are prepared by a broad, accurate and practical training for their life work. The demand everywhere is for efficient, resolute, able young men—

young men upon whose shoulders can safely rest the mantle of those whose lives have been full of fruitful victories; young men qualified to take a part in the great and growing business interests of this country, and act that part well. The ladder leading to fame and fortune has many rounds, each one of which must be touched before the top can be safely reached. The record of those who have attained the highest pinnacle of fame in the business world, reads that they were men who started life at the foot of the ladder. Perseverance, Integrity and Self-Reliance were THE SENTINELS OF THEIR SUCCESS. They are the cardinal principles on which must rest the foundation of material advancement, and in fact, everything of permanent value to humanity.

For nearly a *quarter of a century* EASTMAN COLLEGE has been the leading exponent of practical education in this country. The army of young men who have toiled within its walls, and who to-day are scattered throughout the length and breadth of the land in successful business, are living witnesses to its utility and worth. It is by common consent the representative Institution of its class. To meet its steadily increasing patronage, as well as to afford facilities for the proper distribution of labor through which the most satisfactory results are obtained, a spacious, elegant and substantial building was erected last year, and dedicated to practical education. In design, finish and furnishing, it is a model of taste and architectural skill. No expense has been spared to make it complete in all its appointments, and it stands to-day a monument to the progressive spirit of the age.

EZRA WHITE.

PRESIDENT OF EASTMAN COLLEGE, }
MAYOR OF POUGHKEEPSIE. }

The Series of Copy-Books, in 4 Numbers, sent postpaid on receipt of 40 cts.

address

to Common
New York
and is 47 ye
His gray
che is gray.
aring is quic
is parents ret
ed. His fath
course, but a
decided that

MANUAL OF BUSINESS

—FOR—

HOME & SCHOOL

A book of 180 pages, 6½ by 9½ inches.

The author of this work, Prof. S. H. Goodyear, principal of the Cedar Rapids, Iowa, Business College, has spent several years in arranging a manual of business instruction that would be equally adapted to those who are compelled to study penmanship and book-keeping without a teacher, and also to the scholar studying these subjects in the public school and the academy.

The work is so carefully graded, and each new principle is so fully explained and illustrated, that it is thought the book is peculiarly adapted to each of these classes.

Teachers who have never studied book-keeping can have no difficulty in teaching the subject if they use this text book, because each variety of the books used is carefully described and illustrated by beautiful script pages; and a printed key to the entire work, with brief instructions and explanations to teachers, is furnished free to each one conducting a class, in order that he may more readily correct and criticise the scholar's work.

The book is well planned for recitations in the school room, having a series of short examples for class drill under each topic, and these are so arranged that they can be placed on the blackboard for illustration, or they can be discussed in an oral drill.

A series of questions is arranged after each topic to assist the student in searching out and memorizing the prominent facts and rules pertaining to each subject treated. These questions are equally valuable in the class room, or for the use of the student at home.

OUTLINE OF THE CONTENTS.

The work begins with a short chapter on business penmanship, which contains rules and instructions for all who desire to develop an easy and rapid style of business writing. Thirty-two engraved copies are given as guides to the student in learning the shortest forms of business capitals and the combinations of letters in words. If these copies

are thoroughly studied and practiced according to the directions accompanying them, we deem it possible for any one desiring it, who has the natural use of his arm and hand, to acquire a good style of writing.

A brief dictionary follows the chapter on penmanship, in which over four hundred of the commercial terms in common use are correctly spelled and defined, giving especially their meaning in the counting room.

Recognizing the fact that a large proportion of the business men of the country use Single Entry Book-keeping in their business records, the author has developed four systems of Single Entry, each being especially adapted to a particular profession or class of business.

Systems of book-keeping for the farmer, the mechanic, and professional man, the retail merchant, the grocer, and market man, are each treated under separate chapters in Single Entry.

A chapter on letter writing gives rules and directions in the composition and form of business letters, together with sixteen model letters, each treating some different topic relating to business.

Another chapter gives the business forms in use and the laws relating to them. Thirty-three model forms are given, illustrating the proper use of notes, due bills, indorsements, drafts, bills of exchange, checks, certificates of deposit, orders, notice and protest, receipts, bills, statements, accounts current, account sales, deposit tickets, invoices, bank pass books, marginal records on stubs, filing business papers.

The subject of Double Entry is fully developed, beginning with a complete analysis of the various classes of accounts, and the laws of debit and credit related to each, giving in succession directions for opening account books by double entry, proving the ledger in balance, and closing the ledger.

Of the 180 pages, 16 are devoted to business writing, 14 to mercantile

terms, 73 to single entry book-keeping, 17 to letter writing, 20 to business forms and 40 to the simpler forms of double entry book-keeping.

Forty pages of the above number consist of tables, in which a beautiful script type is used, 23 of these pages are printed in colors, using red ink for the ruling and balancing entries, just as the student is expected to rule and close his accounts. These tables illustrate the complete account book, or day book-ledger, the cash book, note book, order book for grocers, journal, day book, single and double entry ledger, and single and double entry statement.

The smaller book only gives the standard forms of double entry in which the day book, journal and ledger are each used. A full discussion of special and brief forms of double entry is given in the

MANUAL OF BUSINESS FOR HOME, SCHOOL AND COUNTING ROOM.

A book of 256 pages, $6\frac{1}{2} \times 9\frac{1}{2}$ inches. The first 180 pages of this book are like the Home and School edition.

Following these are eight special varieties of Double Entry, in which short methods are shown, especially adapted to grocers and market men, produce dealers and shippers, lumber dealers, wholesalers, commission and forwarding merchants, real estate and insurance agents, stock companies and bankers.

Of the added 76 pages, 34 pages consist of tables, 7 of which are script. These tables illustrate the following special forms: Three-column journal, 4-column journal, 6-column journal, journal-day book, cash journal, ledger condensed, grain and produce books, sales and invoice books, note book, double entry cash book, memorandum book, agent's ledger, commission sales book, proof sheet, balance sheet, ledger for stock transfers; and for banking, discount register, collection register, tickler, petty ledger, deposit ledger and balance book combined, general ledger and trial balance combined, draft book, remittance book, and certificate of deposit book.

A work that teaches practical book-keeping ought to be equally good authority in both the school room and the counting room. Many of the systems introduced in this text have been taken from business houses, where they have been tested and found practical.

A series of forms and of transac-

tions, purely ideal, might have been arranged that would have been perhaps some easier for the student, but it is our belief that such systems of keeping accounts as will not stand the test of the variety of business for which they were intended should not be studied at all, as they only cumber the student's mind with useless rubbish.

A book may show practical methods, and yet illustrate and describe them in a way adapted only to the class room, and be of little account for reference by the man of business. We have already stated the leading points of adaptability of this book to the school room and to the home student, and now we shall present a few reasons why it is

A BOOK OF REFERENCE FOR BUSINESS MEN.

The peculiarities and the usages of each variety of business are briefly discussed, and it has been the author's aim to give a system of keeping accounts adapted to each department of trade.

Among the departments especially noticed are—

Farmers.—If every farmer kept a careful record of his receipts and expenditures, his resources and his debts, and the sources of his profits and losses, he could soon decide what varieties of farming were the most profitable, and what should be abandoned as unprofitable. Farmers usually have little time to devote to accounts; hence a very simple and brief method is illustrated as best adapted to this industry.

Mechanics and Professional Men need a system with which they can keep their accounts, ready for settlement at any time, and yet with as little book-keeping as possible. A form of record for a pocket memorandum is given, from which the entries can be carried to a day book-ledger without much writing.

Retail Merchants.—A large proportion of the business men of the country are embraced in this class. The system of single entry given for this class has been frequently tested and seems adequate to meet the demands of any ordinary business.

Marketmen and Retailers who deliver goods to customers generally use an order book. Such a book is illustrated in the text, and the day book and ledger combined is given as a short method of posting so that an

itemized bill may be copied at once from the ledger account without referring to other books. A system of keeping the same transactions by double entry is also shown.

Produce Dealers.—A system is given that briefly records all produce bought and shipped, and methods of recording the results by single and double entry are explained.

Lumber Dealers.—Rules for rapid calculations in the dimensions of lumber are given, and brief methods of recording all lumber sales and purchases are illustrated in script forms.

Wholesalers.—The various books adapted to wholesaling are fully described and illustrated, and the system of posting from the original books without journalizing is fully explained. By this process at least one-half of the labor of posting is avoided.

Commission and Forwarding Merchants.—As this branch of business requires a peculiar class of books, the usages of commission merchants are described and the various books illustrated that seem best fitted to this business.

Real Estate and Insurance Agents.—Some of the usages of agents are described, and forms of books shown, that are especially adapted to an agency business. The cash journal is illustrated as especially adapted to this business.

Stock Companies.—As account books for stock companies are essentially the same as those for private firms, the transfer or stock ledger only is given as requiring any explanation.

Bankers.—It is claimed by practical

bankers who have used the system of banking given in this text, that it is the shortest system used in the West that will give a complete showing of the transactions of the bank. The deposit ledger combining the requisites of a cash book or journal, ledger and balance book, so that as soon as the checks and deposits are entered, the trial balance can be taken without transferring any figures to another book. All of the books pertaining to this system of banking are described in full and illustrated with forms, as they were taken from the books of one of our leading Western banks.

A BOOK FOR HOME INSTRUCTION.

Persons who have had no experience in business forms or usages, can by a careful study of the various chapters of this book become fairly posted in the leading facts pertaining to business; they can learn how to draw up all ordinary business papers, how to write business letters, how to open, carry on and close a set of books by single or double entry adapted to any variety of business.

Each variety of book-keeping being fully illustrated with tables, many of these in script, and every step in the book being thoroughly discussed and explained, it is thought that the work is well adapted to all who would study book-keeping at home, in the public school or in the commercial college.

The entire book is well printed on the heaviest white book paper, and is bound in such a style as to make it a handsome gift book, and yet it is so well made, as to stand the test of constant use in the school room or counting room.

PRICES:

Manual of Business for Home and School.....	\$1.50.
“ “ “ for Home and School and Counting Room.....	2.00.
Blank Books ruled and adapted to the School edition.....	1.00.
“ “ “ “ “ to the Counting Room edition.....	1.50.

A liberal discount will be made from these rates to schools for introduction.

TESTIMONIALS:

We have received a number of testimonials from teachers who have seen the book in use, and have tested its merits.

SPIRIT LAKE, Ia., Nov. 13, 1883.

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—I have examined the Manual of Book-Keeping handed me by your agent, Mr. Jeffrey, and find it fully equal to your representation. We shall not in this year's course pursue

that branch, but when we do your work will receive our kindly consideration for adoption.

I am very respectfully yours,

H. I. WASSON,

Principal Spirit Lake Public Schools.

DYSART, Ia., Nov. 17, 1883.

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—After examining your book and comparing it with other text books on the subject, I can say that I am well pleased with the work, and

think that it is what we want in the schools.

Yours truly,

W. E. JOHNSON,
Principal Dysart Public Schools.

CEDAR RAPIDS, Ia., Oct. 26, 1883.

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—After using your text on book-keeping for two years, I am fully prepared to pronounce it a success, which is all any book need have said of it.

Respectfully,

W. M. FRIESNER,
Superintendent Cedar Rapids Schools.

MT. VERNON, Ia., Sept. 29, 1883.

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—We are using your new work on book-keeping with the most favorable results. The single entry sets are admirably adapted to the wants of the farmer, the mechanic and the retail merchant.

Not only as a class and school book, but as a self-instructor, your work should meet the largest success.

W. V. CHAMBERS,
Manager Com'l Dep't Cornell College.

CLEAR LAKE, Ia., Nov. 12, 1883.

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—A careful survey of your Manual has impressed me with the following thoughts, viz:

1st. That in the selection of materials, their arrangement, and the clearness of statements, the work is by far the best I have ever seen.

2d. That as to authorship, printing and binding, every citizen of Cedar Rapids ought to be proud of it.

3d. A wish, that every household in the land would master its entire contents—in which I shall most gladly aid to the extent of my ability.

Cordially yours,

B. F. STOW,
Principal Clear Lake Academy.

CORNELL COLLEGE, }

MT. VERNON, Ia., Oct. 13, 1883. }

Prof. S. H. Goodyear, Cedar Rapids, Iowa:

Dear Sir:—I have examined your text on book-keeping, "Manual of Business for Home and School," and do not hesitate to recommend the work to those who wish to master the subject without a teacher. Instructors who have not had a commercial course themselves will also appreciate the book, as it will enable them to teach the science of accounts successfully. I know of no book that is so well adapted for class use, and I think that experienced book-keepers will find many of its suggestions valuable. The printers have done a first-class job, and the different script forms add much to the value of the work.

I believe that its practical character, and its clear and concise statement of principles, will make it a very popular text book.

I may add that we are using it in our own Commercial Department with very satisfactory results. I am, with regards,

Very truly yours,

H. H. FREER,
Prin. Prep. and Normal Departments.

Prof. Albion N. Fellows, principal of the Waterloo public schools, writes us in a letter of recent date: "After examining your new 'Manual of Business for Home and School,' I can say that I like it better than either of Bryant & Stratton's editions of book-keeping."

The following excellent review of Prof. Goodyear's new work on book-keeping is taken from the *Herald*, published at Big Stone City, Dak. Under date of March 7, 1884, it says: "We have received for examination a treatise on book-keeping entitled 'Manual of Business for Home and School,' by Prof. S. H. Goodyear, of Cedar Rapids, Iowa, Business College. It is a compendium of business penmanship, a dictionary of mercantile terms, book-keeping by single and double entry, and forms for writing business letters and commercial paper. Seventy-three pages of it are devoted to the development of five complete systems of book-keeping by single entry, each system being especially adapted to a particular class of industries. Forty pages are devoted to double entry, including all needed instruction relative to opening account books, proving and closing the ledger, and making the balance sheet. For use in public schools as a text book we do not think it can be excelled, and as an aid to self-instruction in the art of book-keeping there is nothing to prevent the dullest from acquiring a good knowledge of the science of accounts."

The *Western Penman* introduces a review of the book with the following commendation: "Prof. S. H. Goodyear, principal of the Cedar Rapids Business College, has recently published a text book on book-keeping, which for completeness and practical use is absolutely unexcelled."

Any further information regarding the book may be obtained by addressing

S. H. GOODYEAR, A. M.,
Cedar Rapids, Iowa.

1882.

Ontario Commercial College

BELLEVILLE.

SPECIAL INFORMATION:

To help those who have applied for information regarding Ontario Commercial College, or those who would be benefitted by a practical Commercial Education, to a decision as to whether they shall attend a Commercial College at all, and which they shall attend, we desire to bring the facts mentioned below to their knowledge, and respectfully ask for them due consideration.

Education of any kind is desirable, but the education that can be most readily used, that can be turned most quickly to account, that is everywhere and always in demand, that will afford to its possessor not only the means of making a comfortable living, but opens to him the field of commerce, in which competence and wealth are oftenest obtained, that enables a farmer, mechanic, and professional man to transact business intelligently and with confidence, in such a country as ours, most desirable.

It is such an education that Ontario Commercial College has been imparting for the past 13 years, and will continue to impart in the future.

This institution is not the mere "Commercial Department" of a College or Academy, in which School Room Book-Keeping, (which for practical purposes is of little value) is taught by masters who know nothing of its practical application, nor of the kindred subjects of Banking and Business Papers; it is a purely Commercial Institution, conducted by Practical Accountants, whose qualifications for their work consist of a sound English and Mathematical Education and a business training in the counting houses of some of the most extensive business concerns in Canada, and years of experience as Accountants and Auditors for some of the largest Joint Stock Companies in the Dominion, and who are authors of the Standard Canadian Works on Book-Keeping ("The Canadian Accountant," and Johnson's "Joint Stock Co. Book-Keeping,") and Penmanship.

The success of its Graduates is the best test, indeed the only one, by which to estimate the value of such an institution. By this test we desire young men and parents to form their opinion of Ontario Commercial College.

This Institution qualifies young men, or those more advanced in years, desiring to enter Commercial life to fill immediately after leaving the College responsible positions in Business Houses, as Book-Keepers and Financial Managers; it qualifies merchants and manufacturers to keep their own books, and manage their banking and financial affairs, and gives farmers' sons such a business training as they can nowhere else receive, and which will prove invaluable to them in their calling.

In producing here the proof of the success of the Graduates of Ontario Commercial College, we are embarrassed with the multiplicity of evidence. It can be drawn from every Province in the Dominion and many of the States of the Union. It will be best shown, however, by mentioning a limited number of the names and positions occupied to-day by graduates of recent date, who stepped into positions immediately after leaving the College, and as the result of their training.

IN THE BANKS.

- MR. J. C. A. HERIOT.—In the Merchants Bank, Montreal.
 " F. G. HERIOT.—In the Bank of Montreal, Montreal.
 " C. W. HAGERMAN.—First position after leaving College, Book-Keeper for Jas. Glass & Co., Belleville, and the Belleville Gas Co., subsequently entered Belleville Branch Merchants Bank, and is now holding the high position of assistant accountant in the Head Office at Montreal.
 " R. TANNAHILL.—Entered the Belleville Branch, Bank of Montreal, now promoted, and at present in the Montreal Branch.
 " JOHN MACOUN.—Entered the Belleville Branch of the Bank of Commerce, now Teller in the Ingersoll Branch.
 " FRED MACOUN.—Bank of Commerce, Belleville
 " H. WILLS.—Entered the Belleville Branch Merchants' Bank, now Teller in the Belleville Branch of the Bank of Commerce.
 " H. NEILSON.—Entered the Belleville Branch Merchants' Bank, now Accountant in Belleville Branch.
 " W. PALMER.—Entered the Belleville Branch Bank of Commerce, now promoted, and in Peterboro Branch.
 " ALEXANDER CAMPBELL.—Entered Belleville Branch Merchants' Bank, now holding a high position in the Gananoque Branch.

IN GOVERNMENT POSITIONS.

- MR. MICHAEL GLASS.—Collector of Customs, Collinsby, Ont.
 " R. D. ANGLIN.—Custom House, Kingston, Ont.
 " C. A. B. SHERWOOD.—Receiver-General's Office, Toronto.
 " JOHN M. BOWELL.—Private Secretary to the Minister of Customs, Ottawa.
 " S. CANNIFF.—Book-Keeper for Institution for the Deaf and Dumb, Belleville.
 " GEO. ROBERTSON.—Customs Department, Ottawa.

BOOK-KEEPERS AND FINANCIAL MANAGERS, &c.

- MISS A. JACK.—Assistant Book-Keeper in Gage's Publishing House, Toronto.
 MR. R. B. BEATTY.—Accountant for the Hudson Bay Co., Norway House, N. W. T.
 " JAMES HAMBLY.—Accountant for Ashdown & Co., Hardware Merchants, Winnipeg, Manitoba.
 " E. E. MANHARD.—Accountant for Carrier & Marshall, Wholesale Jewellers, Toronto.
 " F. CAMPBELL.—Accountant for Pitceathy & Kelso, Wholesale Grocers, Belleville.
 " J. STARLING.—Assistant Accountant for Pitceathy & Kelso, Belleville.
 " J. L. KERR.—Accountant and Shorthand Correspondent for the Confederation Life Association, Toronto, and teacher of Book-Keeping, (evening) classes in the Mechanics' Institute, Toronto.
 " F. J. DAVY.—Accountant for Prescott, Ont., Brewing and Malting Company.
 " ANSON MCKIM.—First position, Book-Keeper in the *Daily Ontario* Office, Belleville, now Manager for the *Toronto Mail*, at Montreal.
 " ROBERT MULHOLLAND.—Accountant for R. Mulholland, Hardware Merchant, Cobourg, Ont.
 " W. F. HATCH.—Accountant for Samuel Hatch, Hardware Merchant, Whitby, Ont.
 " W. H. GORDON.—First position, assistant Book-Keeper for Jas. Glass & Co., Belleville, now Accountant for Geo. Ritchie & Co., Dry Goods, Belleville.
 " J. E. BAKER.—Book-Keeper for S. S. Young, Wholesale Grocer, Trenton, Ont.
 " J. M. CHISLETT.—Book-Keeper for J. W. Walker, Hardware, Belleville.
 " ANDREW SHAW.—Book-Keeper for Sibley, Lindsay & Curr, Rochester, N. Y.
 " H. F. HONSBERGER.—Assistant Book-Keeper for Grange & Co., Wholesale Grocers, 86 and 88 Seneca Street, Buffalo, N. Y.
 " A. E. YUILL.—Book-Keeper for his father, Truro, Nova Scotia.
 " CHARLES McMULLEN.—Book-Keeper for Downey & Preston, Grain Merchants, Belleville.
 " DAVID HOLDEN.—Book-Keeper with Downey & Preston, Napanee, Ont.
 " A. FORIN.—Purser Steamer *Norseman* Lake Ontario, between Port Hope, Ont., and Charlotte, N. Y.
 " A. E. WILCOX.—Book-Keeper, Geo. A. Masson, Oshawa, Ont.
 " JAS. W. BROWN.—Book-Keeper and Telegraph Operator, Hamilton Powder Co., Beloeil, Que.
 " J. W. TAYLOR.—Audit Office Chicago, St. Paul, Minneapolis and Omaha R'y.
 " S. ALBRIGHT.—Assistant Book-Keeper, Messrs. Arend & Morgan, Buffalo, N. Y.
 " C. W. SCOTT.—Accountant The Masson Manufacturing Co., Oshawa, Ont.
 " ALFRED RUSSELL.—Station Master N. P. R. R., Castleton, Cass Co., Dakota.
 " J. F. WLIR.—Clerk for D. C. Clark & Co., Madoc.
 " S. LAZIER.—Book-Keeper, Taylors' Safe Works, Toronto.
 " R. F. FENWICK.—Book-Keeper, E. H. Laroche, Belleville.

MR. J. H. JOHNSON.—Book-Keeper and Salesman for Chas. Millar & Son, Utica, N. Y.
 " H. C. LEITH.—Book-Keeper for Morrison Bros., Iron Manufacturers, Toronto.
 " THOS. ANDERSON.—Book-Keeper, Hobbs, Osborne & Hobbs, Wholesale Hardware, London, Ont.
 " WILLIAM KENNEDY.—Clerk for Hobbs, Osborne & Hobbs, Wholesale Hardware, London, Ont.
 " H. J. HUNT.—Merchant, Marathon, Ont.
 " W. G. BROWN, B. A.—Commercial Master, Galt Collegiate Institute.
 " W. H. ELYNS.—Book-Keeper for Wm. McBean, Contractor, Toronto.
 " R. S. HANNA.—Credit Valley R. R., Streetsville, Ont.
 " W. B. CAMERON.—Book-Keeper for E. O. Amey & Co., Lumber Camps, Montmorency, Michigan.
 " A. R. PHILLIPS.—Book-Keeper and Manager for S. R. Dales, Merchant, Drayton, Ont.
 " S. R. EARLE.—Accountant and Secretary for the Belleville Gas Co., (this is the third of our students who has filled the position.)
 " J. F. LILLICRAP.—Master and Purser pleasure Steamer, Lakefield, Ont.
 " A. L. GREEN.—Wholesale and Retail Druggist, Belleville.
 " H. H. WARREN.—Hardware Manufacturer, Montreal, Que.
 " THOS. BAYEUR.—Accountant and Partner, Roblin & Bayeur, Boots and Shoes, Belleville.
 " R. BOGLE.—Accountant for Blair & Shanks, Belleville.
 " GEORGE REID.—Accountant for the *Intelligencer* Publishing Co., (Limited,) Belleville.
 " W. WAY.—Station Agent at Hastings, Ont., on the Grand Junction Railway.
 " A. WAY.—Accountant and Cashier for Chisholm Bro's. 64 S. Clinton St. Chicago.
 " J. H. PRICE.—First position Accountant for John Price, Port Stanley, Ont., now Book-Keeper with E. M. McGillen & Co., Cleveland, Ohio.
 " J. A. COUCH.—New York City Business College
 " A. H. STEPHENSON.—Buffalo, N. Y., Business College.
 " JOHN HINCH.—Merchant, keeps his own books, Centreville, Ont.
 " A. M. PARROTT.—Book-Keeper for his father the Treasurer of the County of Lennox and Addington.
 " I. C. LAISHLEY.—With Kyle & Barr, Brockville, Ont.
 " T. A. LAZIER.—Accountant for Foster & Reid, Dry Goods, Belleville.
 " E. A. BENJAMIN.—Office of the Superintendent of the Chicago and G T R., Port Huron, Mich.
 " JAMES FERGUSON.—Shipping Clerk, Rathbun & Son, Lumber Merchants, Deseronto, Ont.
 " L. C. MCKINNON.—Coons Iron Company, Girard, near Columbus, Ohio.
 " H. WAHL.—Book-Keeper for Agricultural Works, Milbank, Ont.

A few of those mentioned above had been clerks, or in business for themselves, previous to coming to the College, but the great majority were without any knowledge of business; some were boys from the Common, or Grammar schools, others were farmers' sons, others Mechanics, others teachers, some had received High School and University training, others had received but little education.

Many of the positions were obtained for them directly through us, or by reason of our recommendation.

The reputation of the College creates a demand for its graduates, and we take pleasure in assisting those who merit our confidence to obtain situations.

The marked revival in business which has taken place, and is expanding over the whole continent makes the present year a desirable time for young men to prepare to take advantage of the openings which are multiplying in every province of the Dominion, and throughout the United States.

The average time for completing the course, by those possessed of ordinary Common School education, is four months.

The attendance this year is the largest the College ever had; students being here from Bermuda, West Indies, New York State, Pennsylvania, Quebec, New Brunswick North West Territory, and all parts of Ontario.

The cost of the entire course is,	Life Scholarship.....	\$40 00
	Board in private families for 16 weeks at \$2.50.....	40 00
	Text Books Blank Books, Stationery, &c.....	\$10 to 12 00
		\$92 00

We invite Correspondence.

ROBINSON & JOHNSON,

PRINCIPALS.

The College Journal containing full information, sent free on application.

EXAMPLES OF THE OPINION

—ENTERTAINED OF—

ONTARIO BUSINESS COLLEGE, BY THE PRESS OF CANADA.

(From the "Canada Presbyterian" of September 8th, 1881.)

We take pleasure in calling special attention to the advertisement of the Ontario Mercantile College, Belleville, which appears in our columns. This institution enjoys a first class reputation, and is attended by students from all parts of Ontario, from all the Provinces of the Dominion, and from many portions of the United States. Its fame has even gone out to the old world. The students sometimes number as many as 120, while freshmen are continually arriving. There is no summer vacation, and at no time are there fewer than thirty students. Of this large number who are receiving instruction, there is an uninterrupted exodus to fill the most important situations in all branches of commerce, and many young men can be named who have gone out from this College and are now occupying the most influential positions. We think it well to advise friends to send their sons to such an institution as this, being confident that they will thereby confer a great boon upon their children by giving them a thorough technical training for business.

In publishing the above, the "Intelligencer" says:

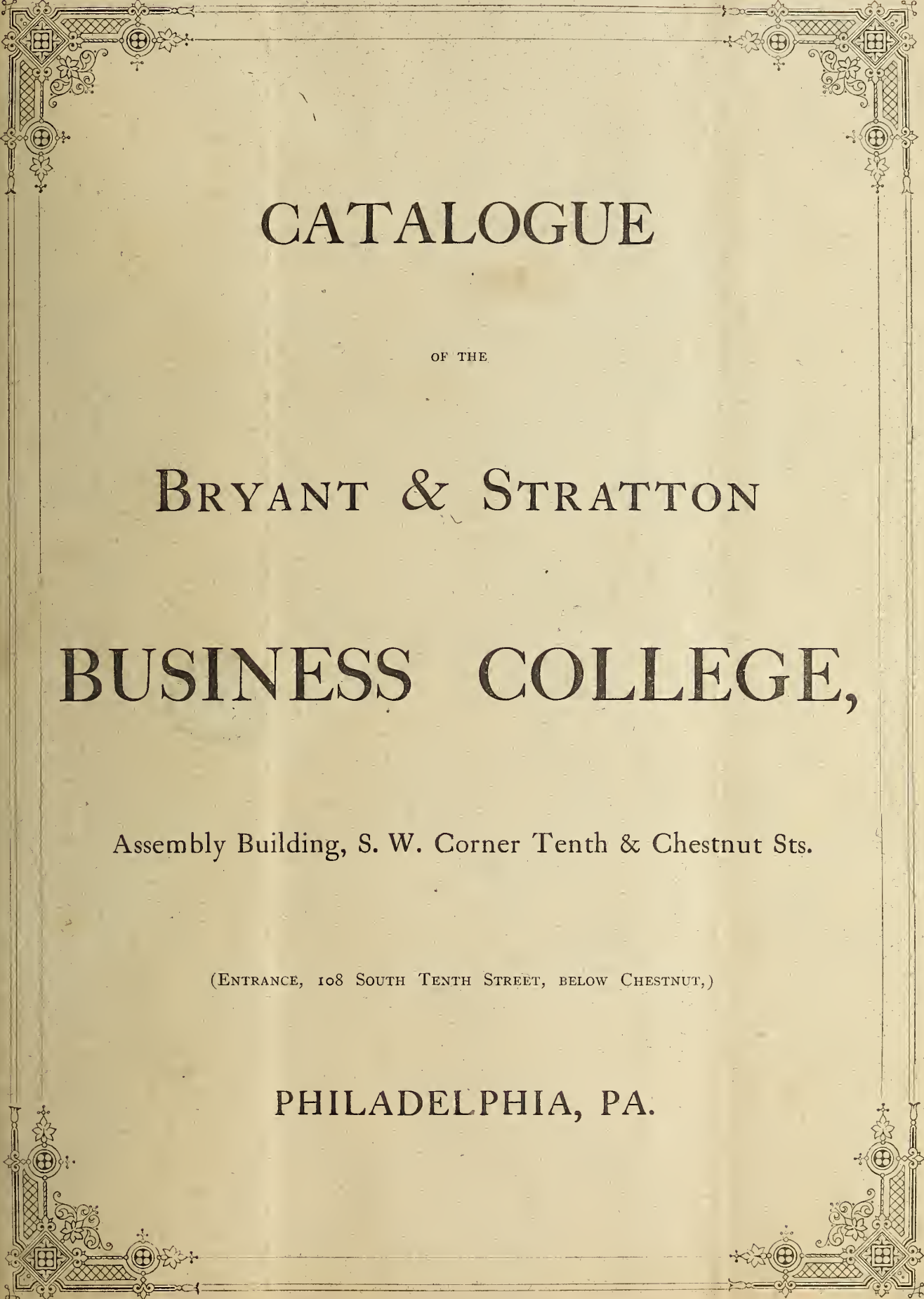
We have pleasure in transferring to our columns the notice of Ontario Business College, of this city, which appears in the "Canada Presbyterian" of this week. In doing so we congratulate our esteemed friends the principals, Messrs. Robinson & Johnson, upon the position and fame which their ability, and that of their assistants have secured for the College. The sound business principles upon which it is conducted, the absence of anything that savours of humbug or deception, the thorough, practical qualifications of its principals, who are wholly devoted to their work of imparting a Business Education, have established Ontario Business College in the confidence of the people of Canada.

(From the Kingston "Whig" of Sept. 27th, 1881.)

ONTARIO COMMERCIAL COLLEGE.—The advertisement of this institution is in another column. We know the value of the College, KNOW THAT YOUNG MEN IN OUR SERVICE HAVE RECEIVED A SPLENDID BUSINESS TRAINING IN IT, and commend it to the consideration of young men. More can be learned in it in three months, from practical, competent men, than in the service of some men in as many years.

(From the "Canada School Journal," Feb 1882.)

ONTARIO BUSINESS COLLEGE BELLEVILLE ONT.—The attendance at the Ontario Business College Belleville during the month of January exceeded 160 day students. In point of numbers this brings the college to the place of second largest on the continent—one in New York State only exceeding it—and in point of efficiency we know it takes the first place. Our knowledge of the institution and its principals is such as to warrant this assertion.



CATALOGUE

OF THE

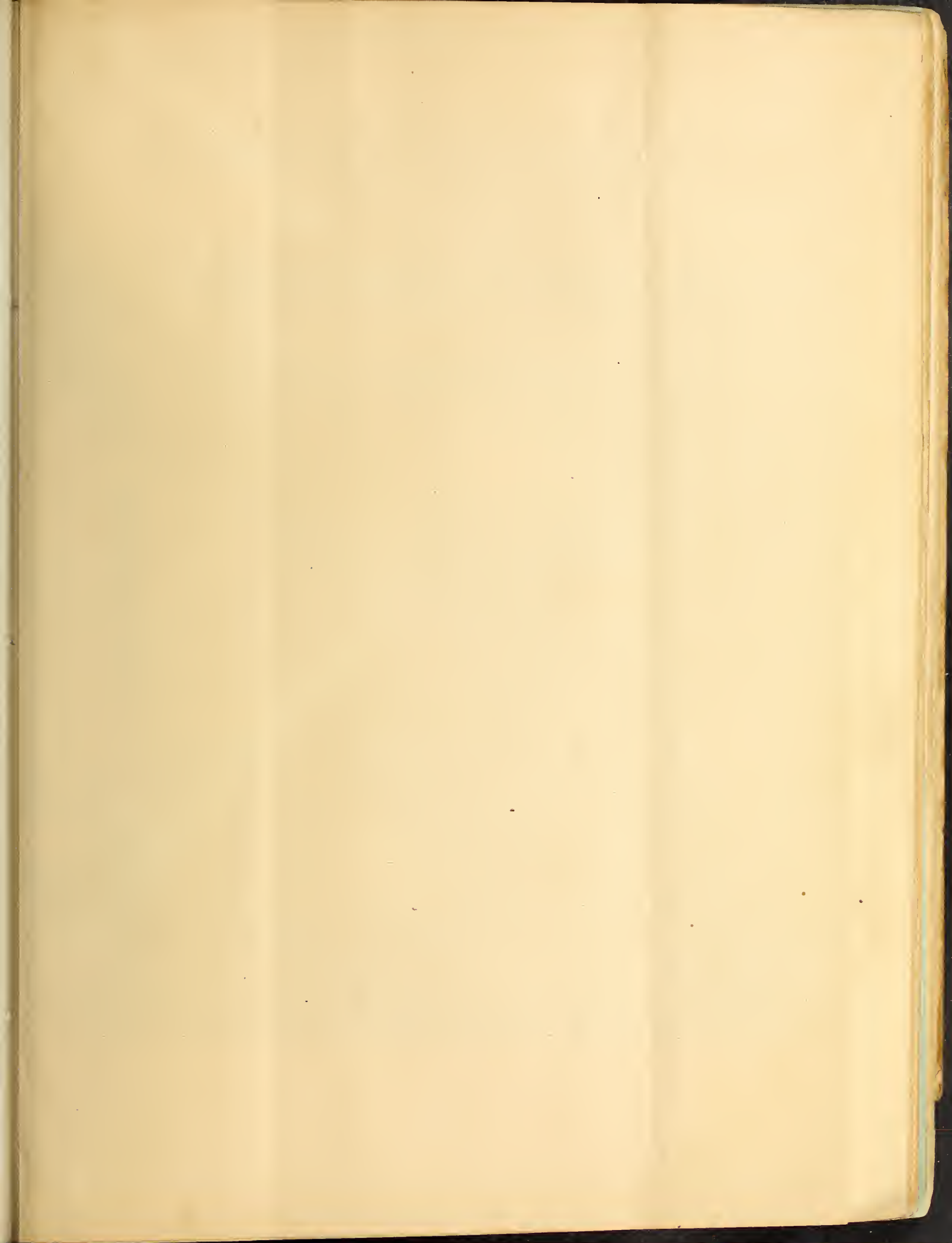
BRYANT & STRATTON

BUSINESS COLLEGE,

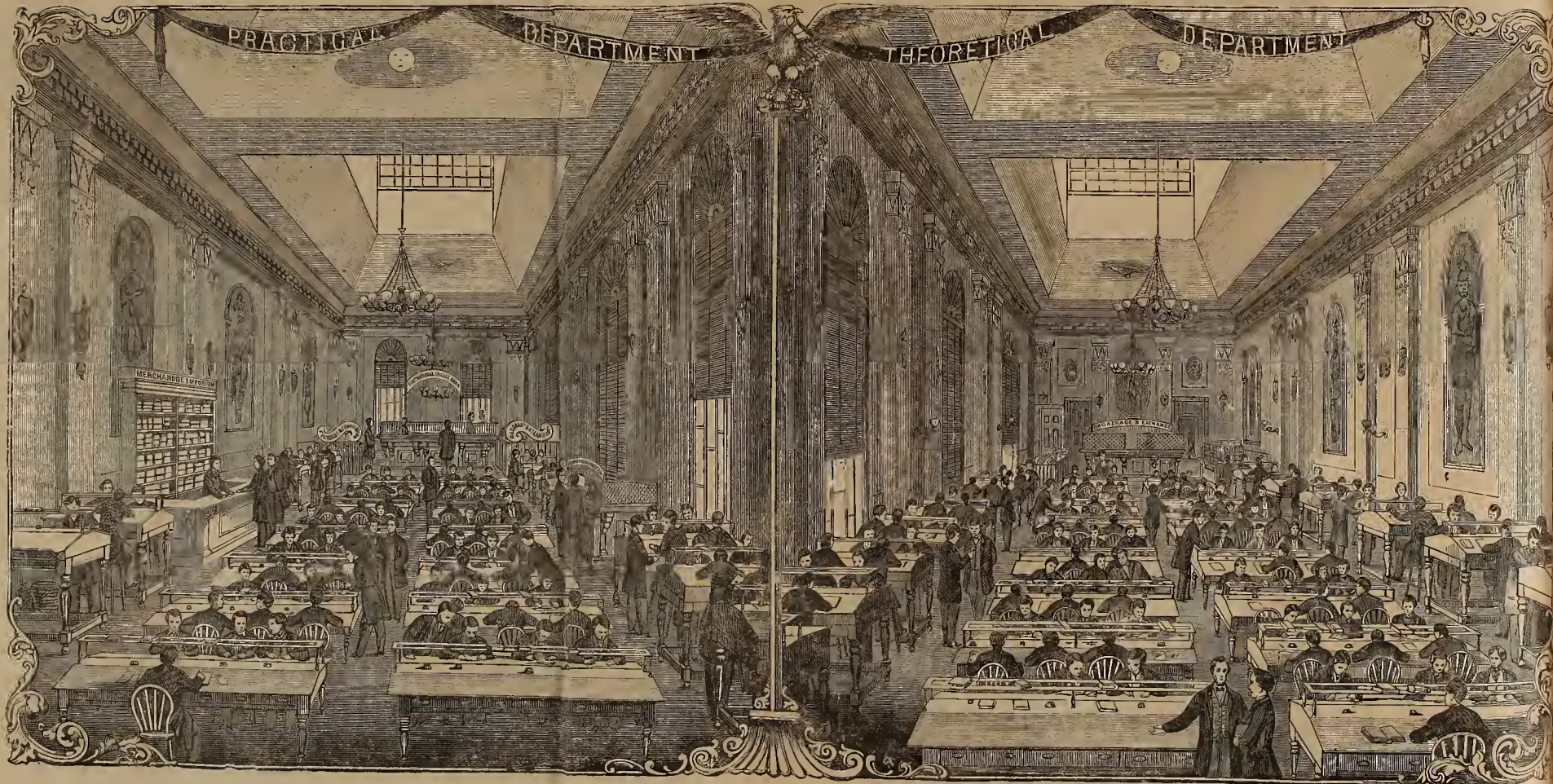
Assembly Building, S. W. Corner Tenth & Chestnut Sts.

(ENTRANCE, 108 SOUTH TENTH STREET, BELOW CHESTNUT,)

PHILADELPHIA, PA.



VIEWS OF THE PRINCIPAL HALL
OF THE
BRYANT AND STRATTON BUSINESS COLLEGE,
108 SOUTH TENTH STREET, PHILADELPHIA.



LOOKING TOWARD CHESTNUT STREET.

LOOKING TOWARD WALNUT STREET.

CATALOGUE

OF THE

BRYANT & STRATTON

BUSINESS COLLEGE,

Assembly Building, S. W. Corner Tenth & Chestnut Sts.

(ENTRANCE, 108 SOUTH TENTH STREET, BELOW CHESTNUT,)

PHILADELPHIA, PA.

BOSTON:

LEONARD B. WILDER & CO., PRINTERS, 73 FEDERAL STREET.

1875.

THE INTERNATIONAL BUSINESS COLLEGE ASSOCIATION.

 HIS is the outgrowth of the old International Chain of Business Colleges established by the firm of Bryant and Stratton, during the intervening years of 1856 and 1866. In June, 1867, at Buffalo, at one of the annual conventions of these schools, the new organization, under the name of The International Business College Association, superseded the old international Chain, by a unanimous vote of the principals of colleges located in the United States and the Canadas.

The members of these colleges meet in annual convention for the purpose of deliberating upon methods of teaching, text-books, courses of study, and such other subjects as are promotive of the interests of business education.

Officers of The International Business College Association

FOR 1875-76.

GEORGE SOULÉ, *President*, New Orleans.

L. L. WILLIAMS, *Vice-President*, Rochester, N. Y.

W. H. SADLER, *Treasurer*, Baltimore, Md.

A. J. COLE, *Corresponding Secretary*, Peoria, Ill.

A. J. MONTAGUE, *Recording Secretary*, Davenport, Iowa.

FACULTY.

J. E. SOULÉ, PRESIDENT.

Superintendent of the Course of Instruction, and Teacher of Business and Ornamental Penmanship.

GEO. W. ELLIOTT,

Superintendent of the Actual Business Department, Teacher of Book-Keeping, Higher Mathematics and Spelling.

J. F. BAYNARD,

Teacher of Book-Keeping and Arithmetic.

A. A. CLARK,

Teacher of Penmanship and Book-Keeping.

T. J. PRICKETT,

Teacher of Book-Keeping and Penmanship.

GEORGE O. WALLACE,

Teacher of Book-Keeping.

GEORGE YEAGER, A. M.,

(Vice-Principal of the Lauderbach Academy, and for twenty years Principal of City Grammar Schools.)

Teacher of Grammar and English Composition.

C. R. MORGAN,

Teacher of Phonography.

GEO. W. ELLIOTT,

Lecturer on Commercial Law.

ENDORSEMENT OF OUR BANKING COURSE.

E, THE UNDERSIGNED, having carefully examined the proof-sheets of the Banking Set prepared for the Bryant & Stratton Counting House Book-keeping, we are prepared to say, without hesitation, that we deem it, *in all respects, the most thorough and complete treatise on Bank Book-keeping we have ever seen.* The general plan is admirable, and the fullness of detail with which the transactions are carried out through the various books, renders it an invaluable work for such as desire to acquaint themselves with Banking as it is done in the great majority of the Banks in this country.

We unhesitatingly commend this work to the public.

DREXEL & CO., BANKERS,

Third Street, Philadelphia.

EVENING SCHOOL.

HE EVENING SESSIONS for those who are employed during the day, or prefer to attend evenings, COMMENCE THE MIDDLE OF SEPTEMBER EACH YEAR, AND CLOSE THE LAST OF MARCH. Superior facilities are offered to those who are engaged through the day to become FIRST-CLASS Correspondents, Book-keepers and Penmen. Students will receive individual instruction and have advantage of the same course of study as if they attended the day school.

Applications for entering may be made from 9 A. M. to 4 P. M., or 7 to 9 P. M., at the College Office, 108 South Tenth Street. Pupils received at any time.

AFTERNOON SESSIONS.

SPECIAL CLASSES held afternoons in Book-keeping, Plain and Ornamental Penmanship, Arithmetic, &c.

SITUATIONS.

O GREAT is the confidence of the business community in the completeness of our course of training, that the situations offered our Students as Book-keepers, Salesmen, Clerks, etc., have been, during past years, more numerous than we could fill.

No pains will be spared to advance all those who acquit themselves creditably.

WHAT TEACHERS SAY OF US.



E, THE UNDERSIGNED, Principals and Teachers of the Philadelphia Grammar Schools, having attended the BRYANT & STRATTON BUSINESS COLLEGE, beg leave to express our gratitude to the Principal and Teachers for their faithful and thorough instruction.

We also most cordially endorse their method of teaching, and take great pleasure in recommending the College to the favor and consideration of the public.

E. H. BOND,
C. H. PASCOE,
S. H. HARNED,
H. D. ATWOOD,
L. E. MASSEY,
S. C. MORRISON,
K. MORRIS,
M. M. CONWAY,
M. J. HAGGENBOTTOM,
H. L. BILES,
MARY KEREVEN,

HELEN W. WYNKOOP,
HELEN G. BLAIR,
LIZZIE A. CRANE,
MINNIE T. SULLIVAN,
EMILY S. BAGIOT,
LIZZIE S. WHITE,
FANNIE BOYD,
FLORIDA M. HARRIS,
LILLIE A. KIRBY,
BELL J. DUNN,
TAMZIN C. SMITH,

MARY A. DUNN,
ELLIE HOOPER,
GEORGE STEWART,
VIOLA STUART,
S. LAVINIA LODOR,
AGNES W. McRAITH,
SALLIE F. BILES,
MARY S. BRIGGS,
KATE C. NEAL,
CLARA V. STOKES,
ANNIE J. SAGEE,

And MANY OTHERS.

REMARKS.

THIS College forms one of the principal connecting links of the great INTERNATIONAL CHAIN OF BUSINESS COLLEGES, located in the principal Commercial Cities of the United States and Canadas. It occupies a suite of rooms in the *Assembly Building, Southwest corner of Tenth and Chestnut Streets*, (entrance, 108 So. Tenth Street,) which, in point of elegance, capacity and convenience, and facilities for ventilation and light, are not excelled by any apartments devoted to a similar purpose in the United States.

The rooms are capable of seating comfortably three hundred students, and are furnished with every needed facility for comfort and progress.

DESIGN.

It is the design of this Institution to furnish young men with the facilities of a Business Education which will enable them to enter at once upon the field of usefulness and honor.

The tedious years of apprenticeship which, under the old system, was considered the only stepping-stone to remunerative positions, are epitomized into a few months of pleasant study, in which the mind is trained not only to appreciate the minor details of business, but the grander principles which underlie the economy of life, and without which no business education can be considered complete.

GENERAL INFORMATION.

CHAIN CERTIFICATES

ISSUED at this Institution, are good in all the Colleges of the Association.

A young man holding one of these Certificates is an honorary member of some *forty-six* of the first colleges of the land, and possessed at the same time of their influence, sweeping, as it does, over a vast territory, from Boston, in the East, to San Francisco, in the West. He can commence

his instruction here, and if, before completing his course, he removes to any city where our Colleges are located, he can have full advantage of their course of instruction until the expiration of his certificate without extra charge.

TIME OF COMMENCEMENT.

As there are no term divisions, Students can enter at any time, and pursue the course as rapidly as their ability will admit.

Connected Institutions have superior facilities over single ones, however well conducted.

TIME REQUIRED.

The time necessary to complete the full course is six months or more, varying according to the ability of the Student.

PREPARATORY EDUCATION.

A fair knowledge of the ordinary English Branches constitutes a sufficient preparation for entering upon a Commercial Course.

DIPLOMAS.

We have lately had engraved, at great expense, the finest Diploma in the United States. Those Students, and those alone, who fulfill the prescribed course of study and pass the requisite examination, are entitled to the honors of graduation.

INDIVIDUAL INSTRUCTION.

Each Student receives such individual attention from the Teachers in the various Departments as will enable him to pursue his course as rapidly as his ability will permit.

LECTURES.

The lectures on Commercial Law and miscellaneous subjects delivered in this College, comprise a most interesting and important feature.

REPORTS.

Monthly Reports of attendance, conduct and standing are rendered to Parents and Guardians if desired.

REGULATIONS.

The Rules and Regulations of the College are excellent, and are properly enforced. The government is uniform and decided in its character, and the best exposition of it may be found in the general order and propriety of conduct observable among the pupils.

LADIES.

Excellent facilities are afforded to ladies desiring to pursue either Penmanship, Arithmetic or Book-keeping.

SITUATIONS.

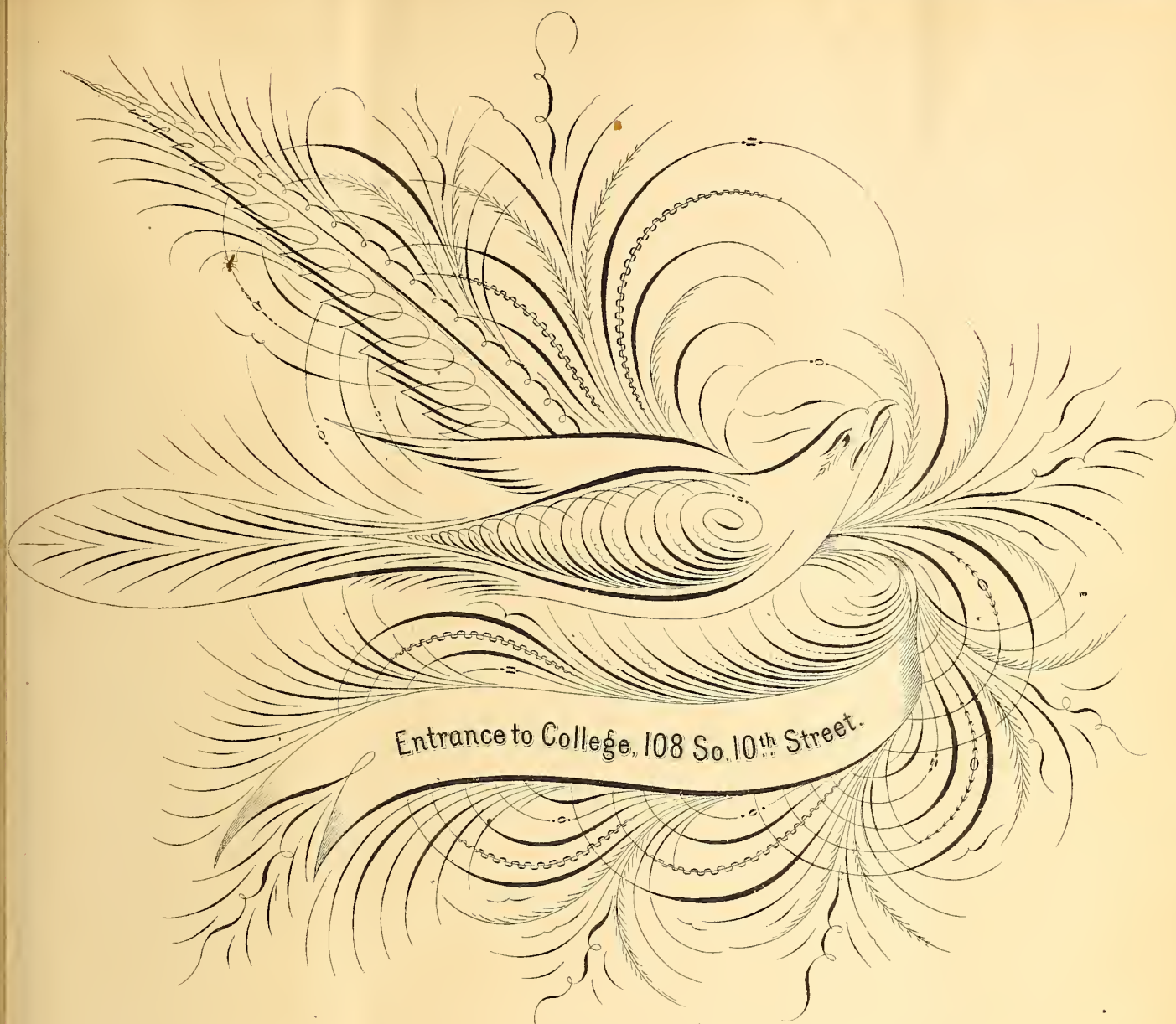
The efforts of the Principal and Teachers of this College to obtain situations for Graduates have been eminently successful. In this particular they enjoy facilities superior to any class of schools or agencies in this country.

VISITORS

Are always welcome, and we shall be pleased, at any time, to show them through the different Departments. *The fine collection of Plain and Ornamental Penmanship, and the transactions in the Actual Business Department* are particularly attractive.

CORRESPONDENCE

is solicited and will receive prompt attention.



Philadelphia, Apr. 4, 1871.

Six months after date pay to W. E. Kimberly, or
 order Nine Hundred and Seventy one Dollars;
 and charge to the account of
 To J. E. South & Co. General, N.Y. & Co.
 Albany, N.Y.

Specimen of Ornamental and Plain Penmanship executed by the Penman of
The Bryant and Stratton Business College:
Assembly Building, S. W. Cor. 10th & Chestnut Sts.

FOR FULL PARTICULARS OF COLLEGE, SEND FOR ILLUSTRATED CATALOGUE TO ABOVE ADDRESS - PHILADELPHIA

THE
BRYANT & STRATTON BUSINESS COLLEGE,

ASSEMBLY BUILDING, 108 SOUTH TENTH STREET,

(Entrance below Chestnut Street,)

PHILADELPHIA, PA.

J. E. SOULÉ, President.

Students can enter this College at any time, and pursue their studies without interruption, as there will be no summer vacation.

COURSE OF STUDIES.

The studies are especially adapted for and designed to prepare students for commercial pursuits, and consist of

BOOKKEEPING,

by single and double entry,

COMMERCIAL ARITHMETIC,

designed for practical application to business,

BUSINESS PENMANSHIP,

with special reference to legibility and rapidity.

CORRESPONDENCE,

in a manner answering especially to the requirements of business letter-writing, and

COMMERCIAL LAW,

relating to negotiable paper, contracts, partnerships, agencies, &c.

The studies above mentioned, with Spelling and exercises in Rapid Figuring added, are pursued as a commercial course by those about to enter upon some business pursuit. The common English branches are taught to such as desire, being especially adapted to the younger class of students and preparatory to the commercial course.

*To learn well what they attempt to learn is impressed upon the pupils as the only way of making **real advancement** in knowledge; and no one is allowed to enter upon a higher grade until that which is preliminary to it has been fully mastered.*

The rules and regulations of the College are excellent, and are properly enforced. The government is uniform and decided in its character, and the best exposition of it may be found in the general order and propriety of conduct observable among the pupils.

The Certificates issued are GOOD IN ANY OF THE COLLEGES of the

International Business College Association,

Located in the principal cities of the United States and Canada.

*The **time required** to complete the course is from six to eight months, according to the ability of the student. Many, however, who cannot spare this time, take **partial courses**, especially adapted to their wants.*

*Each pupil receives such **individual attention** from the teachers in the different departments as will enable him to pursue his course as rapidly as his ability will permit.*

*Those of our citizens interested in educational matters will be amply repaid by visiting this Institution. The transactions in the **Actual Business Department** are particularly attractive.*

*For Catalogue, giving **terms**, &c., address*

THE BRYANT & STRATTON COLLEGE,

ASSEMBLY BUILDING, 108 SOUTH TENTH STREET,

PHILADELPHIA, PA.

Specimens, showing improvement in Penmanship at
The Bryant and Stratton Business College,
 108 So. 10th St. Cor. Chestnut.

No. 1.

\$ 10 100 Cincinnati Oct 3 1868
 Due Miss Emma O. Emmonds on
 demand One Hundred and One Dollars
 value received M. A. Coleman

No. 2.

\$101.⁰⁰ Cincinnati, Oct. 3, 1868.
 Due Miss Emma O. Emmonds, on
 demand, One Hundred and One Dollars
 value received.
 M. A. Coleman.

No. 3.

For Rough Stone work,
 Two parts of Cement to (3) three parts of Clean
 sharp Sand. Charles B. B.
 Mixed as directed above

No. 4.

Philadelphia, April. 27. 1868.
 Recd. of J. & C. H. Kennell,
 Nine Hundred
 Dollars in full for Bills to date.
 James Christie.
 pr. C. B.

No. 1. Specimen of Writing on entering this College.

No. 2. Specimen of Writing taken the 10th lesson.

No. 3. Specimen of Writing on entering College.

No. 4. Specimen after attending 5½ months.

The original specimens can be seen at

College Office.

COURSE OF INSTRUCTION.

BOOK-KEEPING,

AS APPLIED to all departments of business, with particular forms and illustrations obtained from the first business houses and sanctioned by the most accomplished accountants.

Each Student, during the Course, will open, conduct and close more than *thirty* different sets of books, embracing the largest variety of transactions, and illustrating all the different bases and methods of apportioning gains and losses, whether in temporary or permanent co-partnerships, or in joint-stock companies or in corporations. Among the different classes of business represented are the following :

GENERAL MERCHANDISING,

Including the Departments of Importing, Jobbing, and Retailing, and embracing a large variety of transactions in each, with the different forms and methods of keeping the principal and auxiliary books, as practiced in the first establishments.

COMMISSION,

In all its applications, with some of the best forms in use, prepared expressly for the College by practical accountants.

BANKING.

[For Reference see Fourth Page.]

A most thorough course in this specialty, giving to the Students adequate ideas of the customs pertaining to bank dealings, as well as a knowledge of the routine of banking, even to its minutest details. Every species of bank paper is brought into use, and a most satisfactory analysis of the whole subject presented to the Student's mind.

SHIPPING.

This Department is amply illustrated in the use of such forms as are in practice on the best transportation routes. In connection with these, and a large variety of special sets which we have not space to enumerate, the Student is required to write up all the business forms, such as Drafts, Notes, Bills of Exchange, Receipts, Orders, Certificates, Checks, Invoices, Bills, Statements, etc., etc., all of which tend to perfect him in the *practical* duties of Accountantship.

ARITHMETIC.

The Mathematical Course is thorough and practical, introducing the newest and most approved methods of computation. The following general subjects are specially enforced :

Students received at any time and carefully looked after.

I. PERCENTAGE.

Profit and Loss, Commission and Brokerage, Insurance, Taxes, Duties or Customs, Bankruptcy, Storage, General Average, Interest, Discount, Annuities, etc.

II. BANKING.

Currency, Deposits, Discounts, Issues, Foreign and Domestic Exchange, Negotiable Paper, Protest, Days of Grace, Accounts Current, etc.

III. GENERAL ACCOUNTS.

Averaging Accounts, Equation of Payments, Detecting Errors in Trial Balances, Estimating the Values of Stocks, etc., etc.

PENMANSHIP.

Our facilities for advancing Students in the Art of Writing are unequalled, having in our employ the very best teachers in the country. The Student is not made a mere copyist, and required to *imitate* the example set for him, without any higher purpose. He is taught the true form and characteristics of letters, and the necessary movements to produce the desired result, and is constantly kept to the faithful carrying out of the principles which lie at the foundation of good writing. By this means, as he progresses in ease and correctness of execution, his taste becomes cultivated, his critical sense grows acute, and he finds, in the progress of his improvement, work both for his hands and his head. He ceases to look upon writing as a mere art or gift, and becomes impressed, not only with the certainty of his own success, but with the fact that to become a good writer it is only necessary to pursue the study properly and faithfully.

ORNAMENTAL PENMANSHIP.

A full Ornamental Course will embrace the first principles of Drawing, every variety of Shading with

the Pen, Lettering, German Text, Old English, Card Writing, Stump Writing, Flourishing, Designing, and everything necessary to execute all kinds of pen-work.

THE TEACHER'S COURSE in Plain and Ornamental Penmanship is thorough and practical, and is meeting with deserved success. A large number of graduates in this department are occupying lucrative situations in other colleges and schools.

Particular attention will be paid to Engrossing, in the highest style, Charters, Petitions, Constitutions, Resolutions, Firemen's Rolls, Diplomas, etc., and to filling Certificates of Membership, Diplomas, Rolls of Companies, etc. Parties living at a distance desiring any Ornamental Penmanship executed can have it promptly attended to.

We heartily extend an invitation to all to visit our rooms, where may be seen the finest collection of pen-work in the city. We have invariably taken the first premium, over all competitors; thus showing the high appreciation in which these works of art are held by competent judges.

COMMERCIAL LAW.

Although not contemplating a professional course of instruction in Law, we have nevertheless found it necessary to embrace in our list of requirements a sufficient knowledge of the Law relating to Negotiable Paper, Contracts, Partnerships, Agencies, etc., to render the student conversant with the general principles which govern business transactions, and which will enable him as a merchant, to steer clear of the thousand little informalities and indiscretions which so often lead to expensive litigations, perplexities and losses.

Open all the Year.

BUSINESS CORRESPONDENCE.

There are certain essential points in the matter of letter-writing which may be easily mastered, enabling an otherwise poor correspondent to acquit himself with a good degree of credit. The plan of instruction adopted in this behalf is the only one likely to produce good results. The Student is required to write a great variety of letters on different subjects, both at the suggestion of the Teacher and in the fulfillment of the requirements of the business in which he is for the time engaged. The letters are submitted for examination and criticism, their inaccuracies carefully pointed out, and important suggestions given. Aside from this individual attention, general

lectures to the Class on this subject are given from time to time, and the best mode is submitted for their consideration and adoption.

The studies above mentioned, with *Spelling* and exercises in *Rapid Figuring* added, are pursued as a *Commercial Course* by those about to enter upon some business pursuit. The common English branches are taught to such as desire, being especially adapted to the younger class of students and preparatory to the Commercial Course.

To *learn well* what they attempt to learn, is impressed upon the pupils as the only way of making *real advancement* in knowledge; and no one is allowed to enter upon a higher grade until that which is preliminary to it has been fully mastered.

PRACTICE.

THE Practical Course in this College is, in all respects, efficient and thorough, and is enforced with direct reference to applying, in the most rational and business-like manner, the general principles inculcated.

In order to fully realize this purpose, it has become necessary to establish BUSINESS HOUSES, and to represent in actual practice the precise routine of trade. This feature has become one of the most interesting and important pertaining to the course; affording as it does, the means of illustrating the

MINUTEST DETAILS OF BUSINESS, and an opportunity for drilling in the specialties of trade which would not occur in a mere theoretical course.

While we do not propose to make a hobby of this or any other one idea of the many which enter into the grand impulse of our enterprise, we can assure the public that our appointments for the Practical Department are upon a scale which for comprehensiveness and fidelity to the best business models, is not surpassed in this or any other country.

Actual Practice conducted between the Students of the different Colleges.

BUSINESS.

Through the aid of representative merchandise — consisting of printed cards with names, styles, denominations, etc.,—actual shipments are made from one Student to another in the same Institution, and also from the STUDENTS OF ONE COLLEGE TO THOSE OF ANOTHER. Each College having one or more banks in constant operation, and each bank holding correspondence with all the others, the entire process of Internal Finance, as conducted between different cities, is clearly exemplified. Collections are made through banks and private agencies, and remittances sent in the usual manner. In conducting business upon this comprehensive plan, there is no form of commercial paper in use that the Student is not made familiar with, nor scarcely a usage of business that does not come before him during his course.

Through the agency of separate institutions, located in different parts of the *United States* and *Canada*, we are enabled not only to illustrate the primal facts of Political Economy, commencing with the *Producer*, and passing through the intermediate agencies to the *Consumer*, but also to give a distinct idea of *Domestic and Foreign Exchange*, and to apply the lessons with such pertinacity and effect, that the dullest scholar can but profit thereby.

The advantages we possess in this regard over single schools, however well conducted in other respects, will be at once apparent. In the mere matter of *Business Correspondence*, growing out of the

inter-communication between the Colleges, and which is the more natural and business-like, in that it is the result of business—a feature is presented which must have weight with those who think to any purpose.

Aside from this, and greatly beyond it in effect and importance, are the complicated and interesting transactions growing out of the SHIPMENT OF MERCHANDISE from one city to another, necessitating all the essential movements and entries connected therewith, and affording invaluable facilities for illustrating and enforcing the details of INLAND COMMERCE in all its bearings. The amount of business which daily transpires between the Philadelphia College and those of Boston, Baltimore, New York, Trenton, Troy, Rochester, Milwaukee, etc., is equal to that of the largest wholesale establishments in any of our cities—and, for all practical purposes, the transactions are as real and the results as far-reaching. Representative merchandise is sent and received, either from purchase or to be sold on account of the shipper, or on joint account of the shipper and consignee; and all intricacies of sales and the rendering of results are gone through with the same fidelity and exactness as in real business. It would astonish one who has not given much thought to the matter, to witness the operation of this extemporized business community, and to see how perfectly the details of an extended trade can be put in practice.



The very best Teaching Talent engaged.

TERMS.

Certificate *good in all the Colleges of the Association*, for a three months' course in Book-keeping, Arithmetic, Business Penmanship, Correspondence, Actual Business Practice, Commercial Law Lectures, Rapid Figuring, Spelling, Grammar and English Composition, \$40.00
 For six months, 60.00
 For each additional month, . . . 10.00

TERMS FOR A PARTIAL COURSE.

Penmanship, one month, 6.00
 " two months, 11.00
 " three " 15.00
 Phonography, course of thirty lessons, . 18.00
 Business Arithmetic, one month, . . 6.00
 " " two months, . . 11.00
 " " three " . . 15.00
 Ornamental Penmanship, including off-hand Flourishing, Pen Drawing, Lettering, Scrolling, Designing and Engrossing Resolutions, Card Writing, Plain Business Hand,

Conveyancer's Hand, Text for Deeds, etc.,
 for one month, 10.00
 " two months, 18.00
 " three " 25.00

EVENING SESSIONS — FROM 7 TO 9 P.M.

One month, \$6.00
 Two months, 11.00
 Three " 15.00
 For the Season, 25.00

BLANK BOOKS AND STATIONERY can be procured at the College.

BOARD.

Good board can be obtained in private families or boarding houses at prices ranging from \$5.00 to \$6.00 per week. All those who contemplate entering the College should retain their baggage checks, come direct to the College office, *No. 108 South Tenth Street, (below Chestnut,)* where they will be directed to a good boarding house.

ENGROSSING, ETC.

SECRETARIES OF SOCIETIES, LODGES, FIRE COMPANIES,

AND OTHER PARTIES DESIRING

ENGROSSING OR PEN-WORK

of any kind, are respectfully invited to call at this Office and examine a fine collection of Specimen Work.

Particular attention paid to engrossing

Resolutions,

Petitions,

Charters,

Constitutions,

Invitations,

Firemen's Rolls,

Diplomas,

Etc.

and all kinds of documents requiring Fine Penmanship, in the best style.

All orders, by mail or in person, will receive prompt attention. Estimates and sketches of pieces furnished if desired.

Address,



BRYANT & STRATTON BUSINESS COLLEGE,

ASSEMBLY BUILDING, 108 SOUTH TENTH STREET.

FINE PENMANSHIP.

We have been using in this College, for a number of years, a series of **COPY SHEETS**, that have been of great benefit to our students in acquiring the beautiful art of Penmanship. They are *thirty-six* in number, printed on the finest paper.

The first *six* sheets are devoted to **Exercises** for *improving the movement, giving command of the pen*, and to the ANALYSIS OF THE SMALL LETTERS and Figures; the next twelve to Capital Letters (a great variety being given), words, and sentences; then follow different Business Forms and Papers, written out in the most elaborate manner, and valuable as *correct forms* as well as copies; they comprise a Receipt, Bill, Check, Promissory Notes, Letter, and Styles for Addressing Envelopes.

In addition there are large Ledger Headings, Off-hand Capitals (a *splendid assortment*), a great variety of Fancy Capitals, and Autographs of distinguished penmen.

Three sheets are given to Ladies' Hand and are gems of the art. On the ends of each are beautiful crests, birds, or scrolls.

Lastly, two sheets contain five different styles of lettering,—such as German Text, Old English, Marking Hand, &c.,—the small and capital letters of each alphabet being given.

No other packages published contain more than one-half the number of copies and variety of styles used in these. They will be invaluable to any one desirous of improving his handwriting, as they give *perfect forms* and the proper exercises for acquiring them.

SENT BY MAIL ON RECEIPT OF \$1.00.

J. E. SOULÉ, P_{RESIDENT}

Bryant & Stratton Business College,
108 South Tenth Street, Philadelphia.



I have
manship
fessiona
y are
ELAS
No

A lit

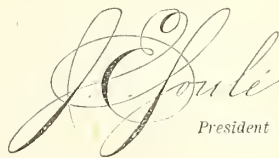
SOULÉ'S BUSINESS PENS.

I have had manufactured, with great care, a new kind of pen, especially adapted to the style of manship used in the Copy Sheets issued to the students in this College. They were designed by a professional penman, and are used by him in making beautiful writing, flourishing, lettering, scrolling, &c. They are adapted to all kinds of pen-work, as well as to business purposes and general writing, being FINE, ELASTIC, and SMOOTH, making very clear hair-lines and beautiful shades.

 Sent to any address on receipt of price.

Gross Boxes,		\$1.20
One-fourth Gross Boxes,		.35

A liberal discount to the trade and schools. For special terms and rates, address


President

BRYANT & STRATTON BUSINESS COLLEGE,

108 South Tenth Street, Philadelphia.

TESTIMONIALS.

E, THE UNDERSIGNED, Graduates of the BRYANT & STRATTON BUSINESS COLLEGE, beg leave to return our sincere thanks to the Principal and Teachers for the untiring energy and labor bestowed upon us during our connection with this Institution. We also take pleasure in recommending the College to all who desire to obtain a thorough and practical business education. We know whereof we affirm, and can confidently say that *this School is, in every particular, what it is represented to be.* It is perfect in its appointments, systematic and thorough in its course of instruction, which is of the most practical character, and cannot fail to be eminently useful and advantageous to its pupils.

We shall ever look back to the time we have so pleasantly and profitably spent in this Institution with feelings of gratitude and pleasure; and our best wishes will always remain with the Faculty for the abundant prosperity of the College, which is so richly deserved.

J. H. HOWARD, Canton, Bradford County, Penna.
JOHN L. LUCKENBACH, 406 S. Fifth St., Philad'a, Penn.
WM. H. SMITH, Sudlersville, Queen Anne Co., Md.
CHAS. C. BURROWS, 48 N. Eleventh St., Philadelphia.
A. B. AGNEW, Trenton, N. J.
EDW. P. HARRIS, Freight Agt. Pa. R. R., Amboy, N. J.
SAMUEL LAIRD, 1010 Mount Vernon St., Philadelphia.
FRANK ROGERS, 770 S. Sixth St., Philadelphia.
D. P. BROWN, Allowaystown, Salem Co., N. J.
WM. F. COOPER, Kent Co., Delaware.
S. H. CREGER, 640 North Twelfth St., Philadelphia.
R. R. COLBURN, Ansonia, Connecticut.
W. L. FERGUSON, 614 Spruce St., Philadelphia.
D. W. HALLAM, Philadelphia.
H. H. STEVENS, 1418 South Penn Square, Philadelphia.
WM. T. GALLOWAY, San Francisco, Cal.

P. G. DRAPER, Camden, Kent Co., Del.
WM. H. COOPER, 225 S. Ninth St., Philadelphia.
WM. MAIN, JR., 34 S. Eighteenth St., Philadelphia.
W. H. LITZENBURG, Darby, Delaware Co., Penna.
JACOB K. ETTER, Shippensburg, Pa.
WM. H. H. REBUCK, Shippensburg, Pa.
H. H. WINTERSTEEN, Port Carbon, Schuylkill Co., Pa.
J. B. PARKER, Pottstown, Schuylkill Co., Pa.
E. M. HUGGINS, Nevis, West Indies.
SAM'L G. ROLPH, Book-keeper, L. Walker & Bros., Phila.
JNO. S. AHL, Newville, Cumberland Co., Pa.
C. H. MENDENHALL, 472 North Third St., Phila.
GEORGE E. DEMUTH, Lancaster, Pa.
GEORGE W. TODD, Wilmington, Del.
LEWIS E. TODD, Wilmington, Del.

NOTICE

TO FORMER PATRONS AND FRIENDS OF

THE QUAKER CITY BUSINESS COLLEGE.

HAVING discontinued the Quaker City Business College, I take great pleasure in recommending to my friends and former patrons the well-known and firmly established Institution, the BRYANT & STRATTON BUSINESS COLLEGE.

Being intimately acquainted with the Principal, I can confidently assure all who may patronize him, that they will receive thorough instruction and faithful attention.

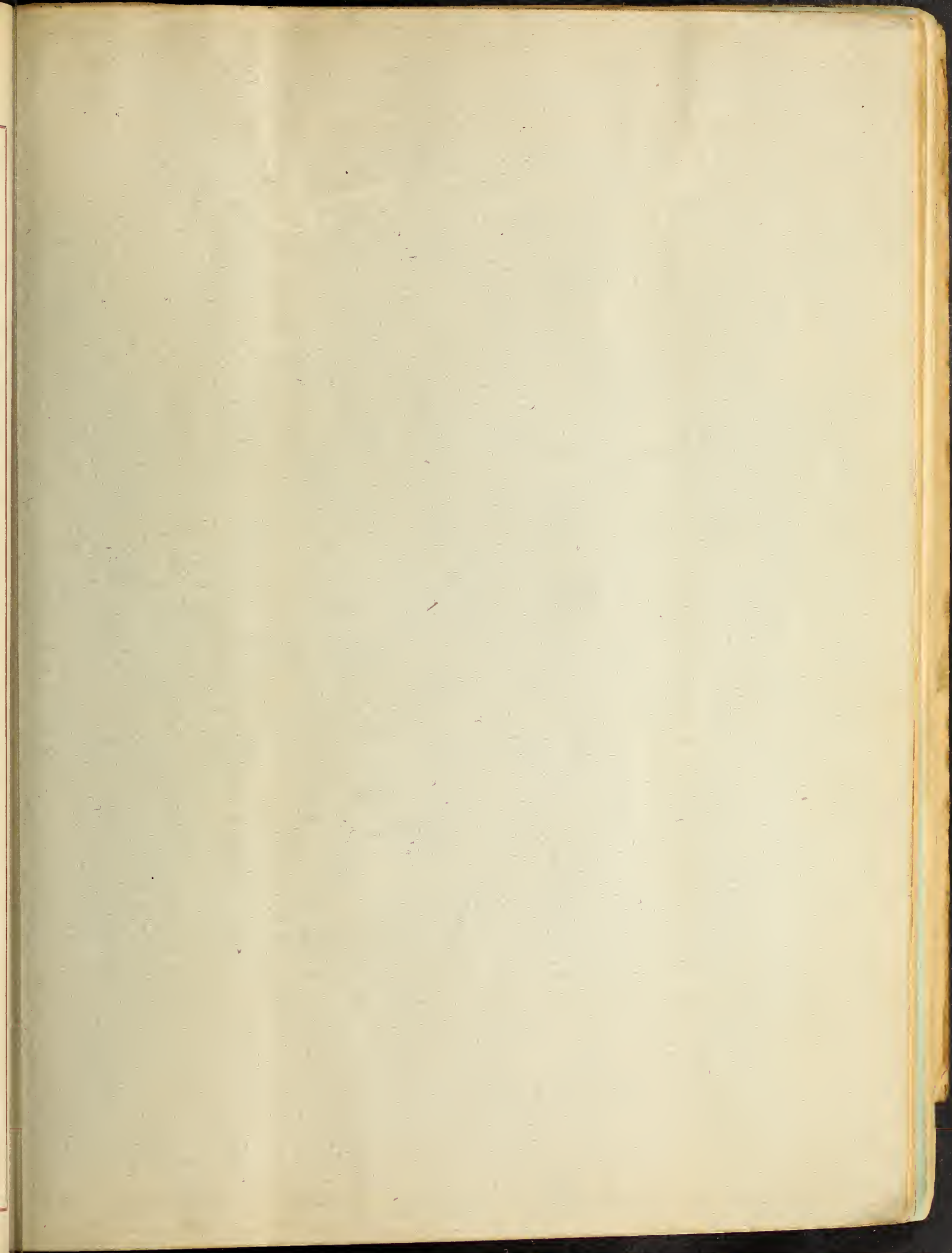
Parents may especially rely on watchful care over the progress and attendance of their sons, if placed in his charge.

I unhesitatingly recommend this Institution to the public, as, in my opinion, the best Business or Commercial College in operation in this city.

L. FAIRBANKS, A. M.,

LATE PRESIDENT QUAKER CITY COLLEGE

PHILADELPHIA, April 1st, 1869.



TESTIMONIALS

WE, THE UNDERSIGNED CITIZENS OF PHILADELPHIA, appreciating the inestimable benefits to be secured to young men from thorough instruction in branches which specially pertain to the Counting-room, and which may be said to constitute a business man's education, take pleasure in commending to the favorable consideration of the public, the

Bryant & Stratton Business College,

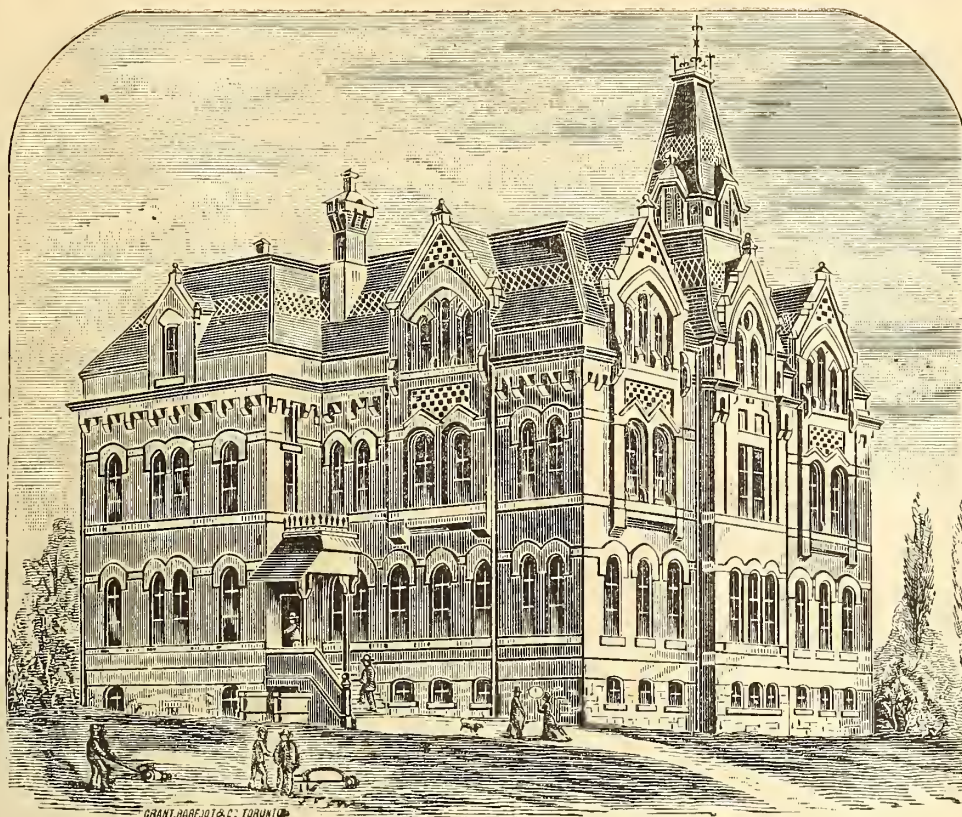
S. W. CORNER TENTH AND CHESTNUT STREETS.

Under its present management, this Institution has exhibited an efficiency in commercial instruction which we believe fully prepares its graduates to meet successfully both the theoretical and practical duties of the Counting-room, and of business generally. We have no hesitation in saying that any young man who desires to qualify himself for a successful business career, would find the instruction of this Institution a good stepping-stone to success, and of great benefit through life.

MATTHEW BAIRD,
HON. ALEXANDER HENRY,
HON. JOHN H. CAMPBELL,
ALEXANDER G. CATTELL,
EDWIN M. LEWIS,
J. W. TORREY,
JAY COOKE & CO.,
DREXEL & CO.,
NICHOLAS H. MAGUIRE,
Principal Central High School.
P. A. CREGAR,
Principal Girl's High and Normal School.

M. McMICHAEL, JR.,
WILLIAM W. HARDING,
GLOSSBRENER & WELSH,
JOHN B. MEYERS,
GEORGE W. CHILDS,
Proprietor Public Ledger.
JOSEPH R. BOLTON,
MORRIS L. HALLOWELL,
GILBERT COMBS,
Principal S. Garden Inst. for Young Ladies.
AMOS B. KEITH,
General Agent Equitable Life Assurance Soc.

SAMUEL BOLTON & CO.,
CHARLES VEZIN,
R. K. STEWART,
WEST & FORBES,
BROOKS, BROTHERS & CO.,
McCALLA & STAVELEY,
MERRIHEW & SON,
B. F. SHAW,
Head Book-keeper for J. B. Lippincott & Co.
WILLIAM L. CORSE,
Head Book-keeper for Morris, Tasker & Co.



1881

1881

OWEN SOUND HIGH SCHOOL

ERECTED 1880.

STAFF:

Wm. O'CONNOR, M.A., C.E., (HEAD MASTER,)	{ Mathematical Gold Medallist, and ex-Senior Scholar Queen's University, Ireland. First A, Provincial Certificate, Education Department, Toronto. }	{ Higher Mathematics and Natural Philosophy,
J. DELAMATTER,	(Fourth year Undergraduate, Toronto University,)	Latin and Greek.
ARMSTRONG, B.A.,	(Honor-man in English and Mathematics, Toronto University,)	English and Chemistry.
I. E. CARRIE,	(First-class Provincial Certificate,)	Mathematics.
MRS. HOBSON,	(Late a resident in Paris, France)	French and German.
P. A. BLACK,		Writing, Book-keeping and Drawing.

THE High School Building is one of the finest in Ontario, as will be seen by the above engraving, which is correctly made from a photograph. It is heated by steam. The heating plant cost in the neighborhood of \$2,800. The building is also provided with an ample supply of pure spring water. It has accommodation for 450 pupils, and is **FREE** to all who have passed the Entrance Examination or hold Teachers' Certificates. The Laboratory is supplied with all the necessary apparatus for lectures and practical work. Specialists in their various departments have been secured for the Staff, as will be seen by the above list. The Trustees are determined to leave nothing undone to make this **ONE OF THE MOST DESIRABLE HIGH SCHOOLS IN THE PROVINCE**, for those who wish to prepare themselves for the University, for Law, Medicine, Surveying, or for High and Public School Certificates. The classes for Junior and Senior Matriculation, and for First-class Provincial Certificates are fully organized. Pupils prepared by members of the present staff have obtained certificates of all grades, University honors, scholarships, and gold medals.

Owen Sound is admittedly one of the most pleasant and healthful towns in Ontario. Board can be had at reasonable rates by all who may desire to avail themselves of the superior advantages which the School is calculated to confer.

Parties contemplating attending the School are respectfully requested to communicate with the Secretary of the Board who will furnish all required information.

By order of the Board,

D. R. DOBIE,

SECRETARY-TREASURER,

JUNE 17th, 1881.

OWEN SOUND

PROGRAMME OF STUDIES:

ENTRANCE EXAMINATION.

280 marks minimum for passing—one-third in each subject is also required, and one-half the marks for parsing.

Reading from Fourth Reader, with meanings (pp. 1-246) (30 marks.)

Spelling from Fourth Reader, with meanings (pp. 1-246) (22 marks.)

Writing neatly and legibly (20). Leading facts of *English History* (72). *Political Geography* (72). *English Composition* (72). *English Grammar* (100).

Arithmetic, including fractions and simple proportion (100).

Minute examination in Fourth Book lessons on pp. 1, 30, 34, 46, 88, 93, 139, 144, 151, 161, 183, 204, 228, 235, 237, 244 (72 marks).

INTERMEDIATE EXAMINATION for July, 1882.

Each candidate must obtain 40% of marks in fixed departments A, B, C, and in *one* of the optional departments D, E, F or G. Not less than 20% of marks must be obtained for each subject. Medical students must take the Latin option. Teachers may take either of the four options D, E, F or G.

A.—*English Grammar and Etymology* (180 marks). *Dictionation* (45). *English Composition* (75).

B.—*Algebra*, including quadratic equations (100). *Arithmetic* completed with Mensuration (100). *Euclid*—Books I and II, with deductions.

C.—*English and Canadian History: Roman History*, B.C. 519—A.D. 14 (100). *Mathematical, Political and Physical Geography* (100). *English Literature* for July, 1882;—Cowper's Task, Book III; Goldsmith's Deserted Village, and Addison's Sir Roger De Coverley (100).

D.—*Natural Philosophy*, including elements of Statics and Hydrostatics (120). *Chemistry* of metalloids (100). Bookkeeping by single and double entry (80).

E.—*Latin*: Grammar and Composition;—Cæsar De Bello Gallico, Bk. IV, c. 20-36 and Bk. V, c. 8-23; Cicero pro Archia; and Virgil's Æneid II, 317.

F.—*French*: Grammar and Composition: De Fiva's Reader, pp. 49-end; Souvestre, Un philosophe sous les toits.

G.—*German*: Grammar and Composition: Adler's Reader, pp. 1-109; Der Gang nach dem Eisenhammer; and Die Kraniche des Ibycus.

The fixed subjects of the University Junior Pass Matriculation Examination differ slightly from those of the Intermediate Examination. Euclid, Book III, Ancient Geography and Grecian History are required. The subjects of the Latin option must be taken with the addition of Ovid,

Heroides, Epistles, V and XIII. French and German are both required, unless Greek, including Xenophon, Anabasis Bk. I, and Homer, Iliad Bk. VI, is substituted for the languages.

The Law Society Matriculation Examination is similar that of the Junior Matriculation. Only one of the options—French, German or Greek—is required in addition to Latin.

SENIOR MATRICULATION.

PASS EXAMINATION FOR SEPTEMBER, 1882.

A.—*Latin*: Grammar and Composition; Livy, Bk. XXI, 1-29; Horace, Odes, Bk. III; Virgil, Æneid, Bk. V.

B.—*Greek*: Herodotus, Bk. VII., 148-end; Homer, Iliad Bk. 12.

C.—*Mathematics*: Arithmetic; Algebra to end of Progressions; Plane Trigonometry as far as solution of the Plane Triangles; Euclid, Bks. I, II, III, IV, VI, with definitions of Bk. V.

D.—*English*: Composition, Etymology, and Rhetoric—English Literature, A.D. 1558-1625.

E.—*French*: Grammar; DeStael, L'Allemagne; E. Chatrian, Madame Therese.

—*German*: Grammar; Immermann, Der Oberhof.

A, C, D are compulsory; either B or E is required. The honor subjects of the Junior Matriculation are similar in extent to the pass subjects of the Senior Matriculation.

SENIOR MATRICULATION.

HONOR EXAMINATION FOR SEPTEMBER, 1882.

A.—*Latin*: Grammar, and Prose Composition; Livy, Bk. XXI, c. 30 to end; Cicero, In Cæcilium; Virgil, Georgics Bk. III.

B.—*Greek*: Grammar; Demosthenes against Aphobius I, II; Homer, Odyssey, Bk. XXI.

C.—*Mathematics*: Algebra, omitting probabilities; Plane Trigonometry; Analytical Plane Geometry.

D.—*English*: Prosody, Rhetoric and Literature—Chaucer's Prologue to Canterbury Tales, Nonne Preste, His Tale of Shakespere, Merchant of Venice.

E.—*French*: La Fontaine, Fables; Moliere, Les Precieuses Ridicules; H. De Balzac, Scenes de la vie intime; and *German*: Freytag, Der Staat Friedländer's Groszen; Chamisso, Peter Schlemihl; French and German Prose.

The Women's Local Examination of the University of Toronto includes the above pass and honor subjects of the

senior Matriculation. It is intended to hold this examination in OWEN SOUND, in MAY, 1882. Candidates may take any of the following options:—A and B, A and D, A and E, D and E, or C alone. This examination is especially suitable for ladies desirous of becoming High School teachers.

FIRST CLASS (C) EXAMINATION (JULY.)

English Grammar, Etymology, Composition and Literature, or 1882; Shakespeare's Richard II.; Goldsmith's Deserted Village; Cowper's Garden; Addison's Sir Roger De Coverly; Johnson's Life of Addison; Macaulay's Life of Johnson.

History.—Green's History of England between 1688 and 1820; Hallam's Constitutional History, chaps. 15 and 16.

Geography.—North America, Europe, and British Empire.

Algebra—including Equations, Progressions, Permutations, Combinations, and Binomial Theorem.

Arithmetic.—Theory and practice completed.

Mensuration.—Surfaces and solids.

Geometry.—Euclid, Book I., IV., VI., and defs. of V.

Natural Philosophy.—Elements of Statics, Dynamics, and hydrostatics.

Chemistry.—Metalloids and Metals.

Physics.—General theory of heat.

FIRST (A and B) EXAMINATION (JULY.)

CANDIDATES MAY TAKE EITHER THE ENGLISH OR THE MATHEMATICAL OPTION.

ENGLISH OPTION.

History and Etymology of the English Language.

Rhetoric, Prosody and Composition.

Grecian History—Persian to the Peloponnesian War.

Roman History—From beginning of the second Punic war to the Death of Augustus.

English History—The Tudor and Stuart periods as presented by Green, Macaulay and Hallam.

Canadian History—Parkman's old Regime.

Geography—Ancient Geography required for prescribed story.

English Literature—Chaucer's Prologue to the Canterbury Tales; Chaucer's Nonne Prestes Tale; Shakespeare's Merchant of Venice; Milton's Arcopagitica; Pope's Essay on Man; Johnson's Lives of Milton and Pope; Matthew Arnold's Preface to Johnson's Chief Lives of the Poets; story of English Literature from Chaucer to end of reign of James I.

MATHEMATICAL OPTION.

Algebra—Including Exponential and Logarithmic Series. Annuities, Series, Higher Equations, Determinants, Indeterminate Equations and Problems.

Analytical Plane Geometry.—Point, Straight Line, Circle, Parabola, Ellipse, Hyperbola, General Equation of Second Degree, Abridged Notation.

Trigonometry.—Solution of Plane Triangles, Demoisire's Theorem, Heights and Distances, Vernier and Theodolite, Analysis of Fundamental Formulæ.

Dynamics.—Moments of Inertia, Circular Motion, Projectiles, Pendulum, Collisions.

Optics.—Reflection and Refraction, the Eye, Simple Instruments.

SCHOLARSHIPS.

The following Scholarships are awarded at the Matriculation Examinations in Ontario Universities.

TORONTO, (Junior in June) C, \$120; M, \$120; F, G, and E, \$100; Gen. Prof., \$120, \$100, \$80, \$60.

TORONTO, (Senior in September) C, \$120; M, \$120; Gen. Prof., \$120.

QUEEN'S, KINGSTON, (Junior in October) C, \$100, \$25; M, \$57, \$25; Gaelic, \$60; H, \$25. Scholars are exempt from fees.

VICTORIA, COBOURG, (Junior in September) C, \$75, \$25; M, \$75, \$25; F, G, and E, \$75, \$25.

TRINITY, TORONTO, (Junior in October) Gen. Prof., \$200, \$140, \$100.

ALBERT, BELLEVILLE, (Junior in June) Gen. Prof., Senate Prize; E, H, Geog., Holden Prize.

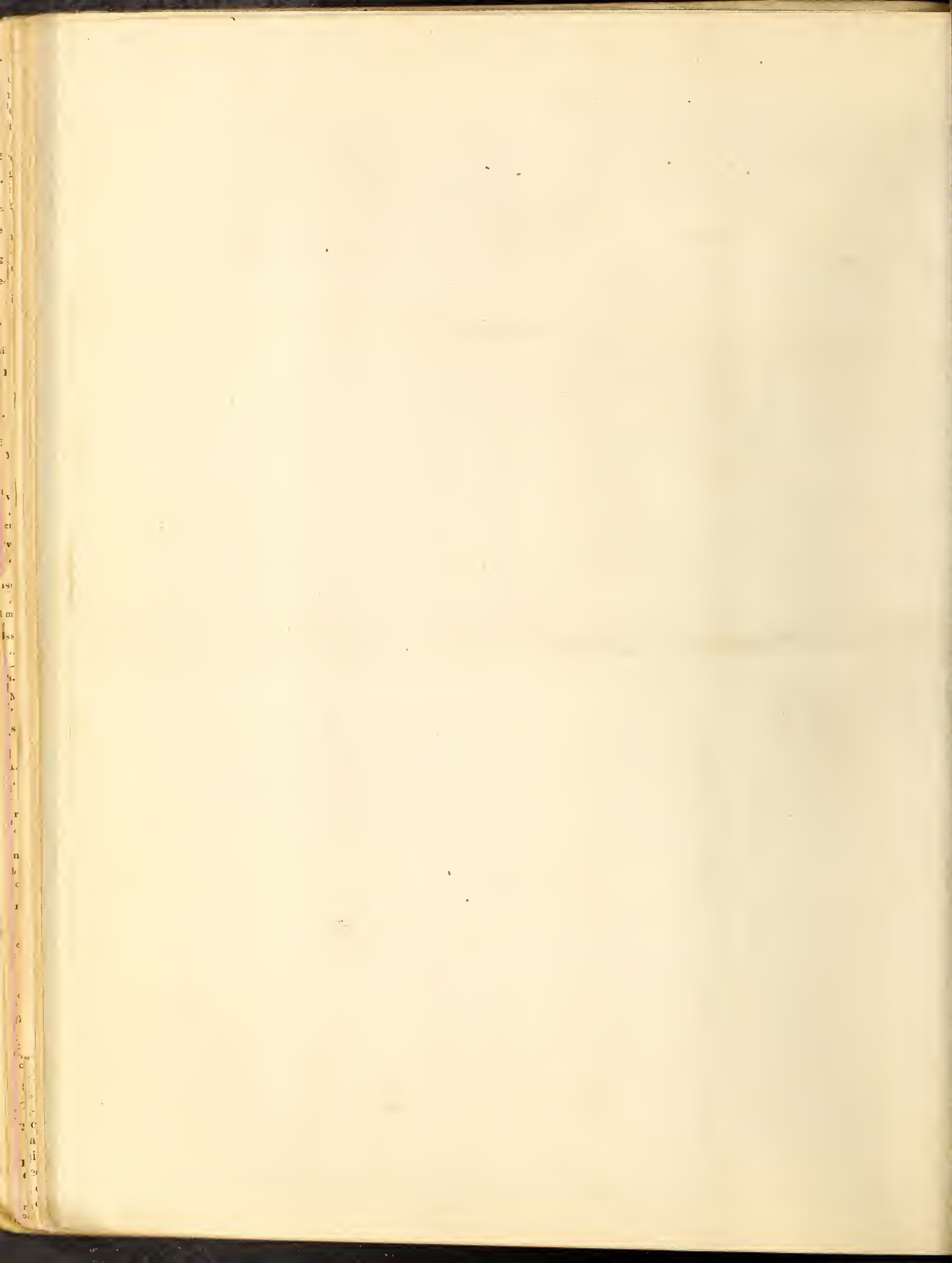
(C = Classics; M = Mathematics; F = French; G = German; E = English; H = History.)

The programmes of the Regiopolis College, the College of Ottawa, and the Western University, London, have not yet been received. All the above eight institutions have the power of granting degrees.

COMMERCIAL DEPARTMENT.

It is the intention of the Trustees to pay especial attention to this department. Commercial students will receive instruction in Book-keeping, Commercial Arithmetic, Composition, Mensuration, and all other branches which they may desire to study.

The Head Master will be glad to give farther information to students.



F
requit
Unive
and in
F
and p
quest
that
such
super
one o
ledge
ony o
any o

popul
diplom
those
taini

We
has for
Ph
Arithm
Law, E
W
ten dol
merch
W
eight
and P
Th
follow
lar; a
depin
W
one o
guar
A
W
thru

NO
M
open
first
trade

We
we can
St

LONDON COMMERCIAL COLLEGE

AND

William N. Yerex.

BUSINESS UNIVERSITY.

Wellington Panton.

Facts for Parents, Guardians and Students:

FACT 1. Commercial Colleges are a necessity of the times, and give just such a course of training as is required by a very large majority of the young men of the Country. Old established and endowed Colleges and Universities are waking up to the fact that a course of study, to be appreciated by the masses, must be practical, and in order to keep abreast of the times they are compelled to open out Commercial Departments.

FACT 2. Some of these endowed institutions, knowing that they are not prepared to give as comprehensive and practical a business course as can be obtained at a first class Commercial College, have adopted the very questionable expedient of endeavoring to secure students who contemplate taking a business course, by stating that, as the regular Commercial Colleges are not endowed they may cease to exist at any time, and that in such an event, diplomas obtained at such institutions would be valueless. Now a person does not require a superabundant amount of common sense to know that all diplomas in themselves are utterly valueless, and that one obtained at an endowed institution is just as valueless as one obtained at a private institution. The knowledge obtained is all that is of any real value, and we are prepared to prove by a comparison of graduates, or in any other feasible way, that our course of study and our methods of instruction are unequalled by those of any other Commercial College, or the Commercial Departments of any College in Canada.

The London Commercial College has been established over twenty years, and is continually increasing in popularity, and to-day, as a Business Training School, it has no equal in the Dominion, and consequently diplomas granted at this institution are accepted by business men as sufficient proof of the qualification of those who hold them.

FACT 3. That this is the leading Business College in British America, is now universally conceded.

FACT 4. Our attendance is larger than that of any similar institution.

FACT 5. The graduates of no other Commercial College in Canada are anything like so successful in obtaining good situations and remunerative salaries.

TERMS.

We charge thirty-five dollars for a full Commercial Course, and twelve dollars for all the books, stationery, &c., required to complete the course.

The subjects taught in this course are Book-keeping, including Banking, Arithmetic, Writing, Spelling, Grammar, Business Correspondence, Commercial Law, Elocution, Detection of Counterfeit Money, &c.

We charge twenty-five dollars for a three months' Commercial Course, and ten dollars for books, stationery, &c. Same subjects taught as in full Commercial Course.

We charge twenty-five dollars for full instruction in Book-keeping, and eight dollars for books, stationery, &c. In this course nothing but Book-keeping and Penmanship is taught.

Those who wish to take a regular Academic Course will be admitted at the following rates:—For three months, twelve dollars; for six months, twenty dollars; and for one year, thirty-five dollars. This course does not include Book-keeping.

We charge twenty-five dollars for thorough instruction in Telegraphy. Any one completing this course is fully qualified to take charge of an office. We guarantee satisfaction.

A course in Phonography is given for twenty-five dollars.

We charge twenty-five dollars for a full course in Business Writing and Ornamental Penmanship.

NORMAL MUSIC DEPARTMENT.

Messrs. M. Draper and W. J. Freeland have made arrangements with us to open out classes in Harmony, Sight Singing, Voice Culture, Piano, &c., on the first of October. Special course for those wishing to become teachers. Terms made known upon application.

GENERAL INFORMATION.

We do not guarantee students situations when they graduate, but we do all we can to assist them in obtaining them.

Students can enter at any time. One time is about as good as another.

Address all Communications to

YEREX & PANTON,

BOX 315,

LONDON, ONTARIO.

We cannot tell how long it will take anyone to graduate, but the average time required is from four to six months. A very few get through in a little less time and some are longer in completing the course.

We have students at all ages, and at all stages of advancement in their educational attainments.

Any one desirous of taking up Mathematics, History, Geography, &c., will here find excellent facilities for doing so.

We make no reduction to students entering at any particular time, nor to those who may pass other Commercial Colleges to get here; neither do we make any reduction to clubs.

We treat all our students exactly alike, and we are glad to know that our course in that respect gives general satisfaction.

PENMANSHIP.

As so many engraved specimens of penmanship, and specimens executed by penmen not connected with the institutions competing, are exhibited by the proprietors of some Commercial Colleges, we deem the only sure test of superiority to be the ability to execute the work before the eyes of those who are to judge it. In this manner we challenge competition. If the penman of an institution cannot sit down and execute before you the work which he exhibits, or at least any part of the work which you may require him to do, you may pretty safely conclude that he is not the man to teach you how to become a good, rapid business writer.

Remarks.

In conclusion, we would say that hundreds of our graduates are occupying the best positions in banks, wholesale and retail mercantile houses, manufacturing establishments, &c., and large numbers are now entering our college for the purpose of fitting themselves to fill similar positions.

Young ladies, as well as gentlemen, are in attendance.

We feel grateful to the business community for so readily giving employment to those who have been under our instruction, and we beg to assure them that our course of instruction shall in the future be even more thorough than it has been in the past, and any one in need of an assistant in counting house or office would do well to make application to us. Remember that this is "The Business University of British America."

From the "LONDON ADVERTISER."

We are glad to know that the London Commercial College, under the management of Messrs. Yerex & Panton, is undoubtedly taking the lead of all similar institutions in the country. The number of students in attendance during the fall and winter terms is somewhat surprising, and many persons wonder how it is that a private unendowed institution of learning should become so universally popular, and draw so many students from high schools, collegiate institutes, etc. The fact is that although we have an admirable common and high school system, yet no adequate provision has been made for those who, having completed a common school education, wish to thoroughly qualify themselves in the shortest possible time for business. That this institution of learning is fully appreciated by the citizens of London is demonstrated not only by the fact that a large number of its graduates are employed by our most enterprising business men, including merchants, manufacturers, bankers, lawyers, etc., but many of them send their own sons there to be educated. One leading manufacturer who has a large family has educated five sons here already, and is so well pleased with the College that he signifies his intention of sending one or two more.

Each professor is a specialist in his department, and young men may rely upon receiving the most thorough instruction in all the branches taught.

Young ladies are in attendance in both the Commercial and Telegraphic Departments.

That the Institution may be even more successful in the future than during the past is the wish of the editor.

From the "G. W. R. TIME TABLES."

FACTS FOR PARENTS, GUARDIANS AND STUDENTS.—We live in an age of political reform, of religious freedom, of scientific research, of mechanical inventions, and of business shrewdness. In fact, "we live in a progressive age," an age when the practical and useful rather than the merely intellectual and ornamental, claim the chief attention of the great masses of the community.

It is truly surprising with what tenacity some scholars cling to the absurd and nonsensical idea that those departments of education which are of a more practical nature are not intellectual, and consequently those who obtain a business education only are, so far as the intellect is concerned, entirely uneducated. But these foggy notions belong to the past, to the time when astronomy made the earth, this atom in the universe, the centre around which revolved the whole planetary system, or, if later, to the time when Fulton's rude steamer slowly navigating the Hudson, was considered a marvel of mechanical ingenuity and skill; before the time when the electric current commenced to flash our thoughts from continent to continent with the rapidity of lightning; to the time when locomotive engines were unknown, and the telephone and electric light were not even dreamed of.

During the past few years there have been such a wonderful development and expansion in the range of practical knowledge, that very much of that which was for centuries considered as constituting a "liberal education," has of necessity been, to a great extent, discarded, and superseded by the study of those subjects, a knowledge of which is all important under the changed condition of things, and to the elucidation of the scientific principles which underlie them.

We maintain that a sound **English Business Education** is just as intellectual, requires just as much natural ability, draws out the reasoning faculties, enables us to analyze and come to correct

conclusions on all practical questions and subjects just as well, and entitles its possessors to just as much credit and to just as good positions in educated society as a classical education does.

We are not of those who imagine a person must spend the best part of a lifetime in the study of Pagan Mythology or of the absurdities chronicled as ancient history.

In fact it is of little moment to us whether Romulus and Remus were reared by bears or wolves, or an orang-outang, or whether Romulus killed Remus, or Remus killed Romulus.

To a thinking business man much that is taught in our High Schools and Colleges appears, to say the least, of very doubtful value, while much that is practical and absolutely necessary in business receives but very slight attention.

It was to supply a want which was felt to exist in our educational system that **COMMERCIAL BUSINESS COLLEGES** were established, and it must be admitted that their course of study is eminently adapted to the business of the day.

Book-keeping, Penmanship, Commercial Calculations, Correspondence, Telegraphy, and Phonography are so thoroughly taught in some of these colleges that young men, when graduating, are fully prepared to fill the most responsible positions in counting houses, mercantile establishments, telegraph office, etc., or in any place of business where a thorough knowledge of these subjects is a necessary qualification. And to the young men of our country who are desirous of obtaining an education that has secured honorable and very remunerative employment for hundreds of others, we would say that for over twenty years this city has been able to boast of possessing the Leading Business Training School in British America, and we do not think it any reflection upon similar institutions to say that we are perfectly satisfied the **London Commercial College** is just what its proprietors represent it to be, "THE BUSINESS UNIVERSITY OF CANADA."

THE FOURTH EDITION

OF THE

"Canadian Accountant,"

BY S. G. BEATTY AND J. W. JOHNSON,

The former Founder, and the latter one of the Principals of ONTARIO BUSINESS COLLEGE,
BELLEVILLE, ONTARIO, Fellow of the Institute of Accountants of Ontario, and Author
of Johnson's Joint Stock Company Book-Keeping.

CONTAINING 306 OCTAVO PAGES,

(REVISED AND AGAIN ENLARGED.)

IS JUST PUBLISHED, PRICE \$2.00, (POST PAID.)

This is the **Fourth Counting House Edition** of the most comprehensive and practical, and most easily understood of all the advanced works on Book-Keeping and Accounts published.

It covers the ground of Book-Keeping by Double and Single Entry, Business Papers, Banking, Business Correspondence, Practical Computation, &c., &c.; and illustrates and explains Counting House work and innumerable Business Transactions not dealt with in any similar book.

It is the best text book for the Teacher and Student of Accounts.

It is the best book of reference for the Practical Accountant and Business Man.

It is a mine of business knowledge for the Country Merchant.

Many valuable additions have been made to this Edition, among which are :—

Warehouseing—Illustrating the Double Entry method of keeping a Warehouse Ledger, &c., for quantities of Grain and Goods Stored.

Opening Ledgers,—A chapter dealing with a great variety of circumstances under which one might be called on to open a Set of Books.

Distribution of Gains and Losses in Partnership,—Treating of the best method of adjusting these where there is unequal capital.

Manner of Putting Cheques through the Cash Book.

Manner of Keeping the Bank Account solely in the Cash Book.

Explanation of "Working Accounts."

How to adjust the "Plant Account."

Transferring Accounts from an old Ledger to a new one.

How to treat Partner's Capital and Partner's Current Accounts.

How to Mark the Cost Price and Retail Price on Goods fully illustrated and explained, the following characters being used as the Cost Mark.

1	2	3	4	5	6	7	8	9	10	11	12	Cipher	Repeater.
U	O	\	V	o	V	U	σ	N	±	U	o	x	θ

FARM ACCOUNTS.—A set originally prepared by J. W. Johnson for the Ontario Agricultural Commission, 1880, and which is recommended by the Commissioners, and printed by them, along with the Author's evidence in their report.

TO TEACHERS.

The Keeping of Accounts by Farmers is strongly recommended, and in this connection we would say to Teachers in rural sections, desiring to add something of practical value to their curriculum, that they can teach any boy of ordinary ability to keep books on the farm after this method. Full instructions for working the set are given.

The Work is Divided into Three Parts.

PART I.

Contains a complete and comprehensive course of Book-Keeping, illustrated by means of examples of sufficient variety to make it easy of comprehension. The Principles of Double Entry; the methods of Opening and Closing Books; taking Trial balances; making Loss and Gain, and Resource and Liability Statements are here fully explained and illustrated.

PART II

Is intended as a Business course for advanced pupils, and (in connection with the other parts) for reference by Accountants and all classes of business men. It comprehends the most practical forms of keeping accounts according to the methods adopted by the best business houses. It includes CHANGING BOOKS FROM SINGLE TO DOUBLE ENTRY, and *vice versa*, WHOLESALE AND RETAIL MERCHANDISING, MANUFACTURING, SETTLEMENT OF ESTATES, STEAMBOATING, MUNICIPAL BOOK-KEEPING, DEALINGS WITH BANKS, WAREHOUSING, FARM ACCOUNTS, METHOD OF WRITING OFF BAD DEBTS, ENTRIES FOR RENEWALS OF NOTES, CONDENSED SYSTEM FOR RETAILERS, CROSS ENTRIES, &c., &c.

PART III

Contains the forms of BUSINESS PAPERS in general use, including Notes, Drafts, Bills of Exchange, Cheques, Bills of Lading, Receipts, Orders, Invoices, Mortgages, Deeds, Wills, Articles of Co-Partnership, Power of Attorney, etc., etc., (see index herewith) and the principal laws that govern them.

This part also contains full instructions on Commercial Correspondence with a great variety of Model Business Letters; short practical methods of Computing Interest, Percentage, Partial Payments, Equation of Accounts, Partnership Settlements, etc., etc., besides valuable examples worked in the various kind of measurement, required to be made by Lumbermen, Mechanics and Farmers.

The following rules not found in our School Arithmetics, but obtained from Civil Engineers, and Practical Mechanics, are fully treated, viz :—

Measurement of lumber, Logs reduced to Board Measure, Finding the Cubical Contents of Square Timber, Round Timber, Estimating Carpenter's Work, Tiling or Slating, Plasterer's Work, Painter's Work, Stone Mason's Work, Bricklayer's Work, estimating Hay by the Load, Gauging, Measuring Wood, Land, etc.

The following are Extracts from the opinions of Practical Accountants, and leading Commercial Journals regarding the work :—

FROM WM. ANDERSON, Esq., Toronto, President of the Institute of Accountants of Ontario :—I have examined the "Canadian Accountant" and have pleasure in testifying to its correctness, comprehensiveness and value to all interested in acquiring a correct and methodical knowledge of Book-Keeping. It embraces nearly every possible condition that may be required in ordinary business transactions. *Should the Institute of Accountants require a Text Book for Examinations of applicants, I know of no work so well adapted for the purpose.*

FROM JOHN L. KERR, Esq., Office Manager Confederation Life Association, Toronto :—"The Canadian Accountant" is the best work on Book-Keeping and Accounts I have ever met."

FROM P. S. ROSS, Esq., Chartered Accountant, Montreal :—"The Canadian Accountant" and "Johnson's Joint Stock Co. Book-Keeping" are first-class works, and ought to take their place as standards in our schools. I shall recommend the books to all desirous of learning the true science of this branch of education.

FROM R. THOMSON, Esq., Manager Bank of Commerce, Belleville :—I am astonished at the vast amount of practical information the work contains. The Chapter on "Dealings with Banks" is admirably in harmony with the practical character of the work.

FROM the late WM. R. ORR, Esq., City Auditor, Toronto :—Students who master its contents cannot fail to become expert Book-Keepers. The "Municipal Set" is acceptable and instructive in a high degree to those engaged in the conduct of Municipal affairs.

(New York "Book-Keeper.")

"We have given the work a careful examination, and can endorse it as an admirable Text Book. The authors are well qualified and competent to treat logically and thoroughly upon the subject."

(Montreal Journal of Commerce.)

"There is scarcely anything in the business world that this volume does not fully explain. It should be adopted as a Text Book in every school, and be among every collection of books, however limited."

(Toronto Monetary Times.)

"We have perused with interest a new edition of "The Canadian Accountant" and observe that new and interesting features have been added to a work which we have already commended to the business student or business man."

(Ottawa Citizen.)

"No work on Accounts and Book-Keeping that we have ever seen is so thorough and comprehensive, and, at the same time, so easily understood as this."

(Boston Journal of Commerce.)

"We have rarely met with better material for the student of accounts than this work furnishes. Its use among accountants and business men as a reference book cannot fail to be highly satisfactory."

(Toronto Globe.)

"This elaborate treatise on the conduct of business is both well arranged and exhaustive."

(Toronto Mail.)

"This valuable work has reached its fourth edition. It contains a complete elucidation of the science of accounts by the best methods."

(Montreal Witness.)

"This work seems to contain in an available shape everything that a practical Book-Keeper can learn from a text book."

(Canada School Journal.)

"We heartily recommend the work to teachers as one of the most practical and comprehensive works on the subject of accounts published on the continent."

The practical and comprehensive nature of the Work is indicated in the following

INDEX TO SUBJECTS:

PAGE.	PAGE.	PAGE.
Abbreviations used in the Work..... 9	Coupons 207	Index to the Leger..... 32
Account Sales..... 60	Correspondence..... 224	Invoices..... 58
Acceptance of a Draft..... 62, 205	Correction of Errors..... 48, 136	Invoice Book..... 107, 108
Addition..... 244	Credit Note..... 59	Indorsements..... 203
Administrator's Form..... 120	Cross Entries..... 136	Interest by Cancellation..... 249
Advice of Shipment..... 239	Day Book..... 16, 28	Interest (various methods)..... 250
Agreement for Building a House..... 219	Day Book Index..... 123	Interest on Notes..... 206
Alteration of Notes..... 202	Dealings with Banks..... 137	Inventory of Stock..... 29
Application for a Situation..... 241	Delivery Order..... 177	Journal..... 17, 30
Arithmetical Signs..... 10	Detection of Errors..... 47, 136	Journalizing..... 24
Articles of Co-Partnership..... 217	Deposit Slip..... 140	Journal Day Book..... 85, 105, 130
Assets and Liabilities Statement..... 271	Debentures..... 154, 207	Journalizing Shipment Co's and Mer-
Assessment..... 152	Debenture Register..... 154	chandise Co's..... 92
Assignment of Lease..... 210	Debtor and Creditor..... 16	Joint Notes..... 202
Assignment of Mortgage..... 211	Deeds..... 216	Ledger..... 17, 32
Average of Accounts..... 258	Dividend on Shares..... 72	Leases..... 208, 209
Average of Account of Sales..... 263	Distribution of Gains and Losses in	Letter inclosing Account Sales..... 240
Balancing Accounts..... 42	Partnership..... 80	Letter of Recommendation..... 240
Balance Sheets..... 91	Distinction between Single and Double	Letter Answering an Advertisement..... 240
Bank Pass Book..... 137	Entry..... 15, 81	Letter of authority to sign Business
Bank Check Book..... 137, 141	Discharge of Mortgage..... 212	Papers..... 243
Bank Draft..... 140	Discounting Bills and Invoices..... 281	Letter Acknowledging Receipt of Ship-
Bills Receivable..... 20	Divisors for Circular Figures..... 278	ment..... 243
Bills Payable..... 20	Double Entry..... 15, 23	Letters of Introduction..... 233
Bill Book..... 54, 55	Double Equation of Accounts..... 260	Logs Reduced to Board Measure..... 270
Bills and Invoices..... 56	Drafts..... 62, 67	Lost Bill or Note..... 206
Bill for Service..... 59	Due Bills..... 64	Manufacturing Business..... 125
Bills of Exchange..... 198	Duties on Promissory Notes and Bills	Manifest..... 207, 215
Bills of Lading..... 207, 216	of Exchange..... 198	Masons' Work..... 274
Board Measure..... 270	Duffing Letters..... 235	Mercantile Terms..... 10
Bonds and Mortgages Receivable..... 21	Easy Method of Addition..... 245	Merchandise Account..... 19
Bonds and Mortgages Payable..... 21	Entries for Renewals of Notes..... 174	Merchandise Companies..... 92
Bond..... 207, 210	Equations of Account..... 258	Measurement of Lumber..... 269
Bricklayer's Work..... 275	Estimates Municipal Book-keeping..... 152	Measurement of Corn in Crib..... 280
Books as Evidence in Court..... 174	Etiquette of Letter Writing..... 231	Measurement of Grain..... 280
Books used in Double Entry..... 16	Exercises in Ledger Accounts..... 18	Measurement of Wood..... 266
Business Forms..... 56	Exercises Journalizing Shipments and	Measuring Land..... 281
Business Letters..... 232	Consignments..... 68	Mechanics' Work..... 272
Business Series..... 49	Expense Account..... 21	Method of Writing off Bad Debts..... 175
Business Statements..... 90	Example of Single Entry..... 81	Method of Keeping Bank Account in
Cash Account..... 19	Explanations and Forms of Business	Cash Book..... 109
Cash Book..... 71, 86, 109	Papers..... 198	Millers' Rule for Weighing Wheat..... 267
Cancellation..... 249	Examples of Punctuation..... 227	Monthly Trial Balance..... 116
Carpenter's Work..... 272	Filing Business Papers..... 73	Monthly Journal..... 124
Cattle, Weight by Measurement..... 280	Farm Accounts..... 182	Mortgage..... 207, 210
Charges Account..... 21	Form of a Bond..... 210	Monthly Statement..... 57
Changing Single to Double Entry..... 82	Form of a Letter..... 226	Municipal Accounts..... 152
Changing Double to Single Entry..... 84	Form of Endorsements..... 263	Multiplication..... 246
Chattel Notes..... 207	Freight Book..... 142, 146	Non-Resident Tax Book..... 154
Cheese Factory Milk Book..... 134	Fuel Book..... 142	Notes and Bills..... 51, 65, 200
Circular Letter..... 242	Glaziers' Work..... 277	Notice of Protest..... 215
Classified Statements..... 37	Gauging Casks..... 279	Obligations of Parties..... 202
Classification of Accounts..... 39	Good Will..... 77	Opening of Ledgers under various Cir-
Closing the Ledger..... 43	Hands' Register..... 142, 144	stances..... 180
Combined Statement..... 76	Hay, Figuring Cost of..... 266	Order of Closing Accounts..... 42
Commercial Papers..... 207	How to put Cheques through the Cash	Orders..... 64
Compound Partnership..... 286	Book..... 88	Order for Goods..... 237
Condensed System of Book-keeping	How to mark Cost and Retail Price	Partial Payments..... 255
for Retail Business..... 122	on Goods..... 194	Painters' Work..... 274
Consignments Explained..... 67	Insurance Account..... 21	Partnership..... 285
Cost Mark, Set of Characters for..... 194	Interest and Discount Account..... 21	

	PAGE		PAGE		PAGE
Partners' Capital and Partners' Current Account.....	182	Reduction of Dollars and cents to Sterling Money.....	303	Sinking Fund, How to Levy.....	154
Partnership Settlements.....	287	Reduction of Sterling Money to Dollars and Cents.....	304	Slating Measurement.....	272
Passage Book.....	142, 144	Requisites of a Bill or Note.....	200	Specimen Ledger closed.....	45
Parties to a Bill or Note.....	201	Retail Mark, Set of Letters for.....	184	Statement of Losses and Gains.....	37
Pay Roll.....	133	Rules for Journalizing.....	25	Statement of Resources and Liabilities.....	38
Payment of Notes.....	206	Rule for Journalizing Drafts.....	25	Steamboating Set.....	142
Personal Accounts.....	21	Rules for detecting errors in Trial Balances.....	135	Stock Exchange.....	196
Plasterers' Work.....	273	Rules for Cancellations.....	249	Suggestions to Depositors in Banks.....	137
Plant Account.....	129	Sales Book.....	117	Suggestions for Drawing Checks.....	138
Power of Attorney.....	221	Set I.....	27	Superscription, Form of.....	232
Promissory Notes.....	173, 200	Set II.....	49	Table for Marking articles bought by the Dozen.....	249
Private Ledger.....	212	Set III.....	50	Time and Wages Register.....	132
Protests.....	244	Set IV.....	53	Titles of Respect in Correspondence.....	228
Practical Computations.....	255	Set V.....	69	Tiling Measurement.....	272
Profit and Loss.....	289	Set VI.....	74	To Show Settlements in Ledger Accounts without Ruling.....	176
Problems in Partnership Settlements.....	226	Set VII.....	76	To find the Cubical Contents of Round Timber.....	271
Punctuation.....	23	Set VIII.....	79	To find the Cubical Contents of Square Timber.....	271
Questions for Review, Chap. I.....	38	Set IX.....	82	Trial Balance.....	36, 170
Questions for Review, Chap. II.....	48	Set X.....	96	Transfer of Notes and Bills.....	204
Questions for Review, Chap. III.....	66	Set XI.....	103	Transferring Accts. from an old Ledger to a new one.....	182
Questions for Review, Chap. IV.....	88	Set XII.....	120	Useful Contractions.....	247
Questions for Review, Chap. V.....	223	Set XIII.....	125	Warehousing Set of Books.....	177
Questions for Review Business Papers.....	217	Shares Bought.....	69	Warehousing Receipt.....	177
Quit Claim Deed.....	248	Shipments Explained.....	67	Warrant Book.....	154
Rapid Process of Marking Goods.....	22	Shipment Companies.....	92	Weekly Time & Wages Register.....	132
Results of Exercises in Ledger Acct's.....	51	Single Deed.....	216	Will.....	219
Remarks on Notes and Bills.....	70	Single Entry.....	78	Working Account.....	176
Renewals of Notes.....	61, 208	Six Column Journal.....	96, 100	Storage.....	265
Receipts.....	240	Simple Partnership.....	285		
Recommendations in favor of party seeking a situation.....					

The Work is printed and bound in the most superior manner, by one of the best Book Printing and Binding Establishments in the Dominion.

This is the only exhaustive treatise on Book-Keeping and its collateral branches published in Canada and its reception among all classes of Business men is very gratifying to the authors.

Sent to any address, post paid, on receipt of \$2 00.

ADDRESS

ROBINSON & JOHNSON.

Ontario Business College, Belleville, Ontario.

ONTARIO BUSINESS COLLEGE,

BELLEVILLE, - - - ONTARIO,

ESTABLISHED BY S. G. BEATTY IN 1868,

Is an Institution for the Training of Accountants, and for the imparting a Thorough Commercial Education to all Classes.

Its Principals have had long experience in some of the largest Importing, Manufacturing and Joint Stock concerns in Canada as accountants and financial managers, and are the authors of the two Standard Canadian Works on Book-Keeping, "The Canadian Accountant" and "Johnson's Joint Stock Company Book-Keeping," and one of whom is a Fellow of the Institute of Accountants of Ontario.

Its course of training, and the practical results of its teaching, have gained it the front rank among the Commercial Colleges, not only of Canada, but America.

ADDRESS,

ROBINSON & JOHNSON,

 Students may enter at any time.

Ontario Business College,

Send for the College Circular.

BELLEVILLE, ONT.

1881

Ontario Commercial College

BELLEVILLE, ONT.

SPECIAL INFORMATION:

To help those who have applied for information regarding Ontario Commercial College, or those who would be benefitted by a practical Commercial Education, to a decision as to whether they shall attend a Commercial College at all, and which they shall attend, we desire to bring the facts mentioned below to their knowledge, and respectfully ask for them due consideration.

Education of any kind is desirable, but the education that can be most readily used, that can be turned most quickly to account, that is everywhere and always in demand, that will afford to its possessor not only the means of making a comfortable living, but opens to him the field of commerce, in which competence and wealth are oftenest obtained, that enables a farmer, mechanic, and professional man to transact business intelligently and with confidence, is, in such a country as ours, the most desirable.

It is such an education that Ontario Commercial College has been imparting for the past 12 years, and will continue to impart in the future.

This Institution is not the mere "Commercial Department" of a College or Academy, in which School Room Book-Keeping, (which for practical purposes is valueless) is taught by masters who know nothing of its practical application, nor of the kindred subjects of Banking and Business Papers: it is a purely Commercial Institution, conducted by practical Accountants, whose qualifications for their work consist of a sound English and Mathematical education, and a business training in the counting houses of some of the most extensive business concerns in Canada, and years of experience as Accountants and Auditors for some of the largest Joint Stock Companies in the Dominion, and who are authors of the Standard Canadian Works on Book-Keeping ("The Canadian Accountant," and Johnson's "Joint Stock Co. Book-Keeping," and Penmanship.

The success of its Graduates is the best test, indeed the only one, by which to estimate the value of such an Institution. By this test we desire young men and parents to form their opinion of Ontario Commercial College.

This Institution qualifies young men, or those more advanced in years, desiring to enter Commercial life to fill immediately after leaving the College responsible positions in Business Houses, as Book-Keepers and Financial Managers: it qualifies merchants and manufacturers to keep their own books, and manage their banking and financial affairs, and gives to farmer's sons such a business training as they can nowhere else receive, and which will prove invaluable to them in their calling.

In producing here the proof of the success of the Graduates of Ontario Commercial College, we are embarrassed with the multiplicity of evidence. It can be drawn from every Province in the Dominion and many of the States of the Union. It will be best shown, however, by mentioning a limited number of the names and positions occupied to-day by graduates of recent date, who stepped into the positions immediately after leaving the College, and as the result of our training.

IN THE BANKS.

- MR. C. W. HAGERMAN.—First position after leaving College, Book-Keeper for Jas. Glass & Co., Belleville, and the Belleville Gas Co., subsequently entered Belleville Branch Merchants Bank, and is now holding a high position in the Head Office at Montreal.
- MR. R. TANNAHILL.—Entered the Belleville Branch, Bank of Montreal, now promoted, and at present in the Kingston Branch.
- MR. JOHN MACOUN.—Entered the Belleville Branch of the Bank of Commerce, now Teller in the Ingersoll Branch.
- MR. FRED MACOUN.—Bank of Commerce, Belleville.
- MR. H. WILLS.—Entered the Belleville Branch Merchants' Bank, now Teller in the Belleville Branch of the Bank of Commerce.
- MR. H. NEILSON.—Entered the Belleville Branch Merchants' Bank, now Accountant in Belleville Branch.
- MR. W. PALMER.—Entered the Belleville Branch Bank of Commerce, now promoted, and in Peterboro' Branch.
- MR. ALEXANDER CAMPBELL.—Entered Belleville Branch Merchant's Bank, now holding a high position in the Gananoque Branch.

IN GOVERNMENT POSITIONS.

- MR. MICHAEL GLASS.—Collector of Customs, Collinsby, Ont.
- MR. R. D. ANGLIN.—Custom House, Kingston, Ont.
- MR. C. A. B. SHERWOOD.—Receiver-General's Office, Toronto.
- MR. JOHN M. BOWELL.—Private Secretary to the Minister of Customs, Ottawa.

BOOK-KEEPERS' AND FINANCIAL MANAGERS, &c.

- MR. R. B. BEATTY.—Accountant for the Hudson's Bay Co., Norway House, N. W. T.
- MR. JAMES HAMBLBY.—Accountant for Ashdown & Co., Hardware Merchants, Winnipeg, Manitoba.
- MR. E. E. MANHARD.—Accountant and Manager for Leeds Agricultural Works, Brockville, Ont.
- MR. F. CAMPBELL.—Accountant for Pitceathy & Kelso, Wholesale Grocers, Belleville.
- MR. J. STARLING.—Assistant Accountant for Pitceathy & Kelso, Belleville.
- MR. J. L. KERR.—Accountant and Shorthand Correspondent for the Confederation Life Association, Toronto, and teacher of Book-Keeping, (evening) classes in the Mechanics' Institute, Toronto.
- MR. F. J. DAVIS.—Accountant for Prescott, Ont., Brewing and Malting Company.
- MR. ANSON McKIM.—First position, Book-Keeper in the *Daily Ontario* Office, Belleville, now Manager for the *Toronto Mail*, at Montreal.
- MR. ROBERT MULLHOLLAND.—Accountant for R. Mulholland, Hardware Merchant, Cobourg, Ont.
- MR. W. F. HATCH.—Accountant for Samuel Hatch, Hardware Merchant, Whitby, Ont.
- MR. W. H. GORDON.—First position, assistant Book-Keeper for Jas. Glass & Co., Belleville, now Accountant for Geo. Ritchie & Co, Dry Goods, Belleville.
- MR. R. W. H. DUNCAN.—Accountant and Partner, Duncan Bros., St. John, New Brunswick.
- MR. J. E. BAKER.—Book-Keeper for S. S. Young, Wholesale Grocer Trenton, Ont.
- MR. J. M. CHISLETT.—Book-Keeper for J. W. Walker, Hardware, Belleville.
- MR. ANDREW SHAW.—Book-Keeper for Sibley, Lindsay & Curi, Rochester, N. Y.
- MR. CHAS. FOSTER.—Book-Keeper for Holden & Foster, Brick Manufacturers, Belleville.
- MR. H. F. HONSBERGER.—Assistant Book-Keeper for Grange & Co., Wholesale Grocers, 86 and 88 Seneca Street, Buffalo, N. Y.
- MR. J. H. STOFIEL.—Merchant, Newboro' Ont.
- MR. A. E. YUILL.—Book-Keeper for his father, Truro, Nova Scotia.
- MR. CHARLES McMULLEN.—Book-Keeper for Downey & Preston, Grain Merchants, Belleville.
- MR. DAVID HOLDEN.—Book-Keeper with Downey & Preston, Napanee, Ont.
- MR. JOHN FENN.—Secretary of the Mechanics' Institute, Belleville.
- MR. J. H. WASHINGTON.—Counting House of the New York, Bermuda and West India line of steamships, Emilius Otterbridge, 29 Broadway, New York.
- MR. A. FORIN.—Purser Steamer *Norseman* Lake Ontario, between Port Hope, Ont., and Charlotte, N. Y.
- MR. A. E. WILCOX.—Book-Keeper, Masson Manufacturing Co., Oshawa, Ont.
- MR. JAS. W. BROWN.—Book-Keeper and Telegraph Operator, Hamilton Powder Co., Beloeil, Que.
- MR. J. W. TAYLOR.—Audit Office Chicago and G. T. R., Port Huron, Mich.
- MR. S. ALBRIGHT.—Assistant Book-Keeper, Messrs. Arend & Morgan, Buffalo, N. Y.

W. B. CAMERON—Book-Keeper for E. O. Amy & Co's Lumber Camps. Montmorency, Michigan.
A. R. PHILLIPS—Book-Keeper and Manager for S. R. Dales, Merchant, Drayton, Ont.
T. A. HARVEY—Book-Keeper for Thos. R. Harvey, Wholesale Grocer, Cobourg, Ont.
S. R. EARLE—Accountant and Secretary for the Belleville Gas Co., (this is the third of our students who has filled this position.)
J. F. LILlicART—Master and Purser pleasure Steamer, Lakefield, Ont.
A. L. GEEN—Wholesale and Retail Druggist Belleville.
H. H. WARREN—Hardware Manufacturer, Montreal, Que.
THOS. BAYEUR—Accountant and partner, Roblin & Bayeur, Boots & Shoes, Belleville.
R. BOGLE—Accountant for Bell & Ponton, Barristers, Belleville.
GEORGE REID—Accountant for the *Intelligencer* Publishing Co., (Limited,) Belleville.
W. WAY—Station Agent at Hastings, Ont., on the Grand Junction Railway.
A. WAY—Clerk, Grand Trunk Station, Port Huron, Mich.
MORTIMER WOODHOUSE—Accountant for the contractors on the Quebec, Montreal, Ottawa & Occidental Railway.
M. McCORMICK—Commercial Master, Stanstead College, Que.
J. H. PRICE—First position Accountant for John Price, Port Stanley, Ont., now Book-Keeper with E. M. M. Gillen, & Co., Cleveland, Ohio.
J. A. COUCH—New York City, Business College.
WILLIAM KENNEDY—Clerk for J. W. Walker, Hardware, Belleville.
W. T. MULLETT—Clerk for A. Chown, Hardware, Belleville.
O. H. LANDON—Book-Keeper for John Madill, Dry Goods, St. Mary's Ont.
A. H. STEVENSON—Secretary Jersey City, N. J., Business College.
JOHN HINCH—Merchant, keeps his own books, Centreville, Ont.
A. M. PARROTT—Book Keeper for his Father the Treasnrer of the County of Lennox & Addington, Napanee, Ont.
HIAL JACKSON—Accountant for Thompson, Smith & Co., Lumber Merchants, Cheboygan, Mich.
JAMES COULSON—Accountant for Foster & Reid, Dry Goods, Belleville.
H. WAHL—Book-Keeper for Agricultural Works, Milbank, Ont.
E. A. BENJAMIN—Office of the Superintendent of the Chicago & G. T. R., Port Huron, Mich.
JAMES FERGUSON—Shipping Clerk, Gilmour & Co., Lumber Merchants, Trenton, Ont.
L. C. MCKINNON—Coins Iron Company, Girard, near Columbus, Ohio.
JOHN T. CALVERT—Assistant Book-Keeper and Corresponding Clerk for the Grange Wholesale Supply Co., Toronto.

A few of those mentioned above had been clerks, or in business for themselves, previous to coming to the College, but the great majority were without any knowledge of business; some were boys from the Common Grammar Schools, others were farmers' sons, others Mechanics, others teachers, some had received High School and University training, others had received but little education.

Many of the positions were obtained for them directly by us, or by reason of our recommendation.

The reputation of the College creates a demand for its graduates, and we take pleasure in assisting those to merit our confidence to obtain situations.

The marked revival in business which has taken place, and is expanding over the whole continent makes the present year a desirable time for young men to prepare to take advantage of the openings which are multiplying in every Province of the Dominion, and throughout the United States.

The average time for completing the course, by those possessed of ordinary Common School education, four Months.

The Attendance this year has been the largest the College has ever had. Students have been from Bermuda, West Indies, New York State, Pennsylvania, Quebec, New Brunswick, and parts of Ontario.

The cost of the entire course is, Life Scholarship.....	\$40 00
Board for 16 weeks at \$2.50	40 00
Text Books, Blank Books, Stationery, &c., about	10 00

We invite correspondence.

\$90 00

ROBINSON & JOHNSON,
PRINCIPALS,

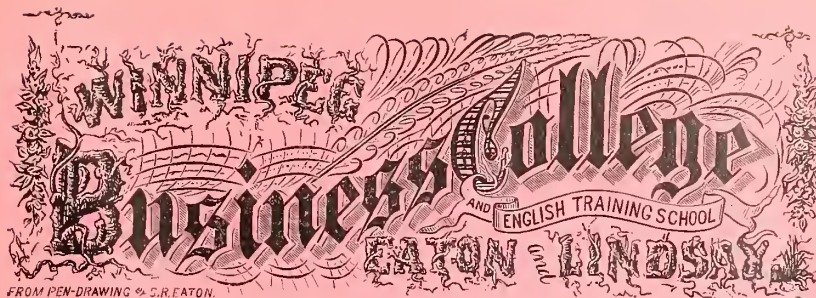
College Journal containing full information, sent free on application.

OWEN SOUND, Feb. 2nd, 1881

My dear Sir,
I have the honor to acknowledge the receipt of your letter of the 28th inst. in relation to the property of the Owen Sound & North Bay Railway Company. I am sorry to hear that the property is not yet sold, and I am sure that the Company will be able to dispose of it at a profit. I am sure that the Company will be able to dispose of it at a profit. I am sure that the Company will be able to dispose of it at a profit.

Yours obediently,
R. J. Doyle, Manager

R. J. Doyle, Manager



— Seymour R. Eaton, —

Late Commercial master of Pickering College, Ontario, Canada,



— James R. Lindsay, —

Late teacher of Book-keeping, Arithmetic and Phonography, in the British American Business College, Toronto,

have established

A Business College and English Training School in the City of Winnipeg.

and beg to call the attention of the public to the contents of this prospectus.



THE VALUE OF BUSINESS COLLEGES has become so generally, we might say universally, realized and appreciated that there is probably no necessity of endeavoring to impress upon the mind of the average citizen their utility. The object which the managers of the above institution have in view in establishing a College, in this the metropolis of the Great North West, is two-fold: first, to provide a means whereby young men may secure a thorough, practical, business education; secondly, to supply a deficiency which has been for some time felt by many, desirous of attending a school where the higher branches of English and Mathematics receive special attention. The masters of this institution are not only thoroughly competent to teach the Commercial branches, but they have had years of experience in teaching in several of the best Public and Collegiate schools of Ontario, and have imbibed some of the enthusiasm for education for which that Province is noted.

Business Course.

SUCCESS IN BUSINESS, as in the mechanical arts, in the professions, and in the various departments of productive industry, requires preparation. The first preparation which every business man needs is a thorough knowledge of Book-keeping. It is often said that every house keeps its books after its own fashion and consequently that the knowledge imparted in a business school is of little, if any, practical use. It is this very fact that no two houses keep their accounts alike in detail, that makes necessary such a complete knowledge of the principles of book-keeping as can be acquired only by studying under competent teachers; and here is just where an educated accountant has the advantage over an uneducated one. A person who picks up his knowledge of accounts in a business house, can readily learn the methods there used without the necessity of understanding the subject in its wider aspects; but he who learns the science of book-keeping thoroughly, knows how to apply it under all circumstances.

Together with a complete knowledge of Book-keeping this course embraces a thorough acquaintance with Commercial Arithmetic, the nature and proper use of Business Papers, Business Correspondence, the more practical parts of English Grammar, Penmanship, Commercial Geography, and Commercial Law.

BOOK-KEEPING.—The course in Book-keeping which has been adopted for this Collège has no equal in America. The text-books are in manuscript form and are written throughout with an ELECTRIC PEN. They were designed by the Professors of Rochester Business University and were originally intended for that Institution. These MSS. are now used in the best Commercial Schools in the United States. Never was a subject made more simple and at the same time so comprehensive. A student who successfully completes the course in this subject will have acquired a knowledge of Book-keeping applicable to all departments of WHOLESALE and RETAIL MERCANTILE TRADE, JOBBING, RAILROADING, BANKING, COMMISSION BUSINESS, STOCK COMPANIES, MANUFACTURING, FARMING, &c.

PENMANSHIP.—Too much importance cannot be attached to good PENMANSHIP. In every case a neat, business-like hand, and rapid style will be taught. Careful attention will be given at all times to correct position, movement, knowledge of principles, slant and size, grouping and spacing of letters and proper proportions.

COMMERCIAL ARITHMETIC.—Or Arithmetic applied to Business, is an essential part of a practical education. Young men acquainted with but the old and cumbersome methods cannot meet the demand. A rapid accountant must necessarily be able to make all arithmetical calculations promptly and correctly. Students will be drilled in all the short methods until they can handle numbers with ease and rapidity, and with the accuracy of experts. The text-book to be used in this department is "SADLER'S COUNTING-HOUSE ARITHMETIC," the most exhaustive work yet published on the subject of PRACTICAL BUSINESS CALCULATIONS. The demands of business require not only accuracy in figures, but speed; and this fact furnishes the key-note to our institution in Arithmetic.

BUSINESS CORRESPONDENCE.—COMMERCIAL LETTER WRITING, an art indispensably necessary to the accurate and satisfactory transaction of business, will receive particular attention in our course. To say exactly what is meant without unnecessary words, and to leave no room for misapprehension, is the chief requisite in business correspondence. The ability to do this is of course acquired and comes with practice and good teaching.

PRACTICAL GRAMMAR.—For the benefits of our pupils who are deficient in the knowledge of the construction of our language, we shall teach the more practical parts of ENGLISH GRAMMAR. It is stripped of the tedious formality which usually surrounds it and is made a pleasing and exceedingly profitable exercise. The course in Grammar includes the correction of 500 EVERY-DAY MISTAKES in speaking and writing, the use and the pronunciation of words, punctuation, and the rules for the use of capital letters. This department will include also SPELLING and DICTATION.

COMMERCIAL GEOGRAPHY.—In order to complete the Business Course it will be necessary for the student to have a good general knowledge of THE GEOGRAPHY OF THE DOMINION, an outline of the Geography of the World, the leading trade of each country, and the chief commercial centres.

COMMERCIAL LAW—A general knowledge of the principles of Commercial Law, such as relate to every-day transactions in business, and business forms and papers, is a necessary part of a thorough business education, and such being the case it forms a part of our course of instruction.

TIME REQUIRED TO COMPLETE THE BUSINESS COURSE.—With a fair knowledge of the rudiments of an English education and with average ability and faithful labor, the course may be completed in FOUR MONTHS. THOROUGHNESS will be regarded of FIRST IMPORTANCE, without reference to time. Few young men can afford the time or money required to pursue such a course more than once, and it is earnestly recommended that all students spend the time necessary to thoroughly master every branch in the Business Department.

English Course.

THE PROGRAMME OF STUDIES in this department will embrace all the subjects of the ordinary school curriculum, together with the higher branches of ENGLISH and MATHEMATICS. Those students who are not pressed for time and who purpose eventually taking the complete Business Course, are recommended to spend a term or two in the ENGLISH DEPARTMENT. Classes will be formed in connection with this department, in which students will be prepared for the TEACHERS' and the COLLEGIATE EXAMINATIONS of the Province.

Special Departments.

PHONOGRAPHY.—Phonography is capable of imparting so many advantages to persons in almost every situation of life, and is of such extensive utility to society, that it is justly a matter of surprise that it has not attracted a greater share of attention, and been more generally practised. There are thousands who look with the utmost indifference on shorthand, and who are daily reaping the fruits of its cultivation. Were the operations of those who are professionally engaged in exercising this art, to be suspended, but for a single week, a blank would be left in the political and judicial history of our country, and those who quietly ignore it would be taught to feel and acknowledge the important purposes it answers in the great business of life. The facility that shorthand affords to the acquisition of knowledge ought to render it an indispensable branch in the education of youth. As business increases so must the demand for good stenographers increase. No large establishment is without its shorthand writer, to whom correspondence is dictated.

The **PHONOGRAPHY DEPARTMENT** of this College will be under the management of a competent master and successful teacher.

Pen-drawing, Engrossing, Architectural Drawing, Card-Writing, Lettering, Off-Hand Flourishing, &c.

THIS DEPARTMENT will be entirely separate from the Business Course, as it forms no part whatever of a business education. The specimens executed by the draughtsman of the College have been pronounced by professional penmen, artists, and engravers to be the best of the kind exhibited in Ontario.

EVERY VARIETY of PEN WORK promptly executed. INVITATIONS of all kinds written with pen, neatly decorated, and printed by HECTOGRAPH. CARDS written in the latest and most popular styles.

Students who desire to make SPECIALTIES of one or more subjects, and to devote their whole time and attention to them will be able to make arrangements for so doing.

EXAMINATIONS.—Examinations conducted by the masters of the College and Practical Accountants of the city will be held at regular intervals, upon the results of which, COMMERCIAL CERTIFICATES will be granted.

LECTURES.—Incidental Lectures upon HEALTH, ECONOMY, THRIFT, ENTERPRISE, BUSINESS DEPARTMENT, and all qualities and acquirements indispensable to good citizenship, and to a noble manhood, will be given from time to time by successful Business and Professional men.

TIME TO ENTER.—Students may enter at any time, and in the Business course with almost equal advantages. Each pupil will receive individual instruction in Book-keeping. His progress will not be retarded by less apt and less industrious pupils, nor will he be urged forward faster than is consistent with thoroughness by those who are able to make more rapid advancement.

HOURS.—The hours of instruction for day students will be from 9.30 to 12 a.m., and from 1.30 to 4 p.m., during the regular school days of the week.

ATTENDANCE.—Regularity of attendance will be expected from every student. A register will be kept and satisfactory explanations required in cases of absence.

REPORTS.—A semi-monthly report, exhibiting the attendance of the pupil, his deportment, standing in recitations, and general standing, will be sent to parents or guardians.

EVENING CLASSES.

The EVENING CLASSES which will be entirely distinct from the DAY CLASSES are designed for the instruction of men and youths without regard to age, who are engaged during the day in offices and in various kinds of business, but who wish to secure a practical education, that will enable them to obtain better positions and better salaries.

The exercises will be conducted in such a manner that no embarrassment will be experienced by the most backward student, who is endeavoring to improve opportunities.

The subjects of study will be similar to those of the Business Course. For particulars and terms see SPECIAL ANNOUNCEMENT.

~* Tuition Fees for Day Classes, *~

PAYABLE IN ADVANCE:

Complete Business Course—Four Months,	- - - - -	\$45.00.
Complete Business Course—Six Months,	- - - - -	\$60.00.
English Course—Per Session of Three Months,	- - - - -	\$30.00.

~* SPECIAL BRANCHES: *~

Book-keeping—When taken alone—Per Month,	- - - - -	\$5.00.
Penmanship,	" " " " - - - - -	\$5.00.
Arithmetic,	" " " " - - - - -	\$5.00.

Phonography—Per Session of Three Months,	- - - - -	\$20.00.
Pen Drawing, Engrossing, &c.,—Per Session of Three Months,	- - - - -	\$20.00.

ADDITIONAL INFORMATION, specimens of penmanship, etc., will be sent to any address promptly and cheerfully.

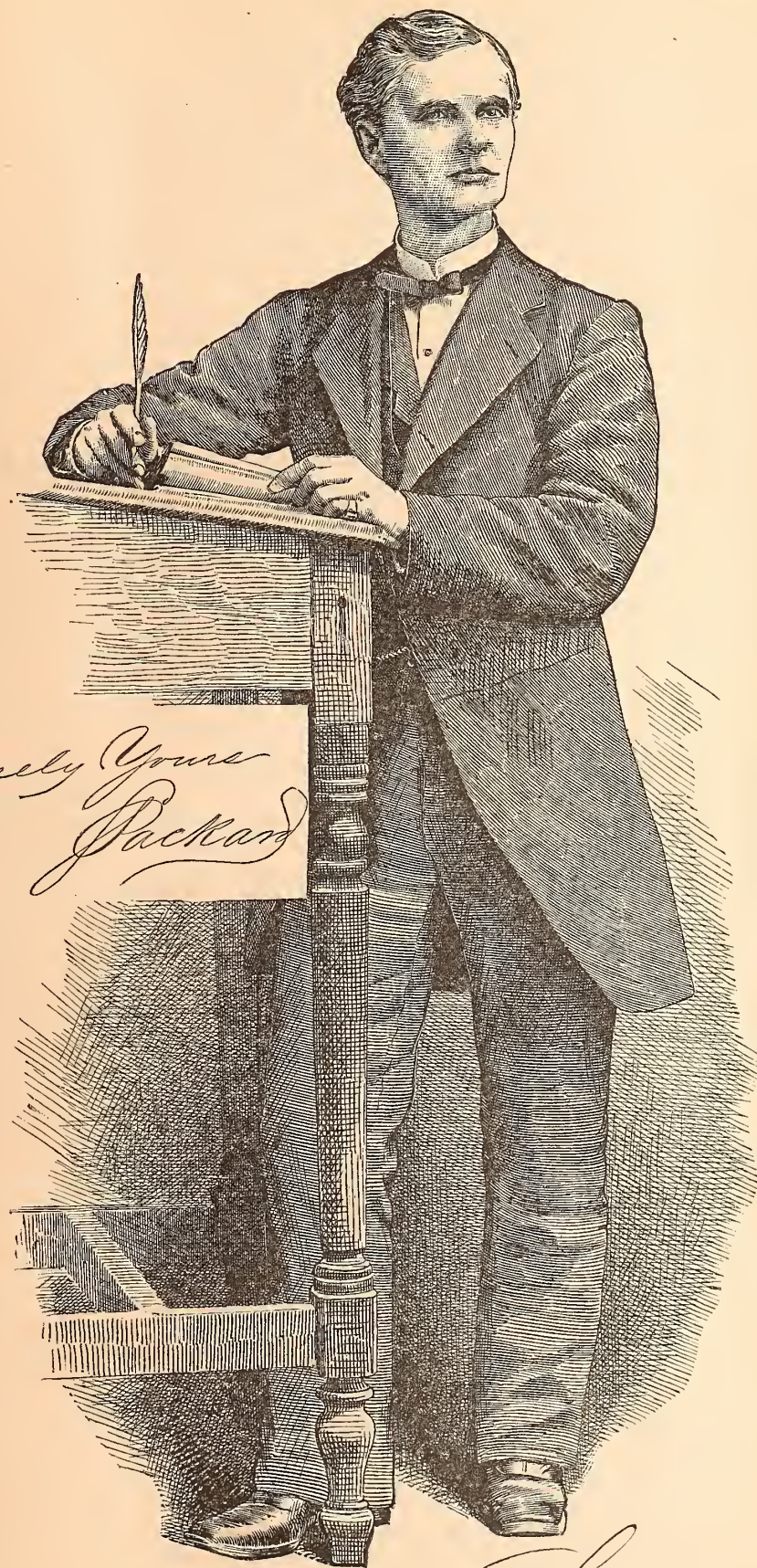
ADDRESS,

EATON & LINDSAY.

Winnipeg, Dec. 1st., 1881.

Winnipeg, Man.





Sincerely Yours
Packard

Souvenir

WHAT SHALL I DO?

[From an address delivered before the students of PACKARD'S BUSINESS COLLEGE by its President, on Friday morning, May 27, 1881.]

YOUNG GENTLEMEN AND YOUNG LADIES:

I wish this morning to call your attention to a few subjects that are not embraced in your schedule of study, but are not less worthy on that account of your earnest consideration. I think you must bear me witness that in the technical work of the school there is an intelligent regard for your advancement, and a fidelity to your interests on the part of your teachers; and that the course of study, as it is established and enforced, is calculated to put you in true relations with the work in which you hope to engage. And in harmony with this purpose—rather, I may say, in extension of it—I propose, at this time, to submit a few thoughts bearing upon your duties outside of the school room. And in order to keep myself within proper bounds, I have asked, on your behalf, the question that you are most likely to ask through your whole lives, and am going to try to answer it as intelligently and as faithfully as I can. The question is:

WHAT SHALL I DO?

Leaving for the moment the relation of this question to the minuter matters of daily life, we will look at it broadly, and as applying in general to the purposes and impulses of individual action. First, let us concede that there *is* a purpose in every life, whether that purpose is discerned or not; and let us not too readily accept the witty conclusion of Dr. Johnson, who, when the unsatisfied beggar turned upon him with the rebuke, "But I must live!" replied, "I don't see the slightest necessity for it!" The doctor may have been keener in his wit than the beggar, but the beggar was the more logical. It will not do for any of us to conclude that there is no necessity of our living. The burdens and responsibilities of life are not thus to be met, and not thus to be evaded.

THE TEACHING OF BIAS.

Emerson says, "The crowning fortune of a man is to be born with a bias to some pursuit, which finds him in employment and happiness." Most of us are "born with a bias," no doubt; and still others have biases come to them in various ways; I have had several myself. When I was quite young I had a bias for oratory. I used to recite with infantile unction and propriety those charmingly idiotic pieces, "Charles Chatter-box" and "You'd scarce expect one of my age;" and the amount of applause I received from indiscreet friends would seem to settle the fact that the forum or the pulpit would be my future sphere of glory. It isn't necessary for me to say that my friends and my *bias* were both at fault. At a later period I felt a strong bias to become an artist. I looked upon this as a sort of divine commission—a genuine "call" to a higher life—and I entered upon it with real enthusiasm. I painted pictures—in oil—and injudicious people said I had "the stuff in me;" but they were

mistaken. I was no artist, and never could be one. My bias again miscarried. Next I felt a stirring within me to become a musician. I bought a "tuning fork," and used to lead country choirs, and sing in quartettes, and even play on a lute—also on a triangle and a jew's harp. But I got no farther, and finally concluded that for the third time my bias was wrong. How I ever got to be a schoolmaster I don't know, but since there seems to be nothing I am better fitted for, I must conclude that this is the bias I was "born with" and didn't know it, and that there is, as Shakespeare says, "a divinity which shapes our ends, rough hew them how we will."

So far as my experiences go, therefore, I must conclude that youthful bias, or what may seem to be such, does not afford an infallible rule for fixing upon a life pursuit. And yet, that man is indeed fortunate who is "born with a bias which shall find him in employment and happiness," for then the bias and the power to make it effective go together.

WORK FOR ALL.

And after all, there is no need of working in the dark, or of doubting finally whether the purposes of one's life are being fairly met. The plain statement of the situation is, that the work of the world must be done, and that everybody is morally bound to do his share. And there ought to be some way of knowing what that share is. The first thought that presents itself is that the work must be acceptable to the world: it must be something that the world wants done *as the individual can do it*. This is a matter which cannot be decided at once, but requires often not only serious consideration, but careful experiment. It will not suffice, for instance, that a boy should say, "I have made up my mind to be an actor: I like acting, and I know that I have the patience and persistence to overcome all obstacles. There is nothing I would so much like to do, and I am determined, at all hazards, to do it." Such a resolution might be a very noble one, and might spring from a high sense of duty. Good actors are wanted, and they who are edified and instructed are ready to pay liberally for such service; but every boy cannot be a good actor, however he may desire and resolve to be. The service which he would render may not be the service that people are willing to pay for; and if he cannot find it out for himself, *the world will do it for him*. Would it not, therefore, be wiser, before he decides upon his course, to get his measure taken? Another suggestion is that it may be well to be able to do more than one thing. American youths, beyond all others, should be many-sided—able to turn their attention to many things. Our country is so new, and its resources so limitless and undeveloped, that there is little chance of getting into a rut and staying there. And herein is danger also; for the very wealth of opportunities tends to distraction and carelessness. While it is wise to be qualified to do more than one thing, it is the sum of wisdom to know how to do something well—better, if possible, than any one else can do it.

GETTING A CORNER.

In the language of the street, it is well to "get up a corner" on something, and thereby control the market. There are a number of good things in which it would be quite easy to get up a corner without the slightest injury to the public. Take truth-telling, for example. How many people, in all the world, think you, absolutely and always speak the truth? I don't say technically and formally, but really, in spirit as well as in letter. Why is it, that in our law courts witnesses who are relied upon to establish the truth, are first required to "qualify" by taking a solemn oath upon the Bible that they will "tell the truth, the whole truth, and nothing but the truth"? If a man will tell the truth at all, why won't he do it without swearing? And why is the question raised in this obtrusive fashion? Is it because, as the Bible says, "all men are liars"? or that the tendency of men is to lie; and that unless restrained by some direful penalty, or some direct advantage, they most likely will lie? It does, indeed, seem strange that men will continually deceive each other, if possible, even in face of the oft proven fact, that it is every way better to be honest and truthful. But thus it is, and as truth becomes scarce it grows more valuable, and finally commands a premium in the market.

A MONEY MAKING SCHEME.

It seems like a strange suggestion, and yet it is a natural one in this connection, that a great deal of money might be made, even in Wall Street, by any one who should prove himself strong enough, under all circumstances, to tell the exact truth—for whom there would not be money enough in the whole world to induce him to even *act* a lie. I speak of Wall Street, not because I know anything about it, nor because I assume that it harbors a disproportionate number of liars, but because Wall Street is thought to be a good place to make money, and the best place in which to float new ventures. What a splendid plant for a joint stock enterprise! "The Truth-Telling Association—limited. Capital stock all paid in! No watering!" Brokers dealing in these securities would never have the face to call for "more margin." In fact, there is no margin on Truth.

BE SURE OF YOUR GROUND.

But how many know the truth when they see it? There are so many kinds of lies, presumed to possess so many and such varying degrees of turpitude, that it is difficult to instruct young men so that when they wish to distinguish between the truth and a lie they can do so. I confess my own inability to instruct in this matter, for when I attempt to follow what are called the legitimate practices of business men, I am confronted with such an array of plausible acts which seem to me to stand wholly on specious reasoning and mental reservations—but which, I am assured, are perfectly straight and honorable as between men—that I am buried in a maze of doubt, and can only leave the matter with God; and there I think is the safest place. I have

only to say on this point, that while there are channels of usefulness and honor open to young men, wherein they can clearly discern the path before them, and are able to distinguish truth from falsehood without a magnifying glass, there is no excuse for walking blindfolded.

THE DUTY ONE OWES TO HIMSELF.

I will not here discuss moral questions from a higher standpoint than that of the public good, which includes, of course, the good of the individual. I will not even undertake to say that wealth is not good in itself, or that no one has a right to own what he did not earn. It is sufficient for my purpose to recognize that all the wealth in the world was earned by somebody, and that it stands for labor and abstinence, whoever may have done the one and endured the other. The law which holds to the sacredness of inheritance is a law of justice and beneficence, and not only tends to the perpetuity of government and society, but to the cultivation of private virtue as well. But the inheritance of wealth, secured by other people's virtues, does not in any sense absolve from personal responsibility. Every young man owes allegiance to *himself*, as well as to society, and this allegiance will not permit him to become a hopeless debtor to the world; and if he receives more than he renders a just equivalent for, he cannot dodge that conclusion.

TWO GOLDEN MAXIMS.

I have taken great pleasure in putting in type and sending broadcast into the world, two well expressed sentiments, coming from two representative Americans—one living, the other dead—no, both living, for such men never die. I refer to Peter Cooper and Horace Greeley. Mr. Cooper says: "*In early life I formed a resolution that I would try to give the world, in some form of usefulness, an equivalent for that which I consumed in it.*" And Mr. Greeley: "*The saddest hour in any man's career is that wherein he for the first time fancies that there is an easier way of gaining a dollar than by squarely earning it.*"

These are both golden sentiments, and, coming from the lips of such men, they rise higher than the plane of mere platitudes.

Mr. Greeley's could hardly be improved upon, and Mr. Cooper's is right in feeling, and fails only in coming short of the real measure of individual responsibility; for it must not be forgotten that the man who would do his full share of the world's work—supplying its daily wear and tear—must not only render an equivalent in some form of usefulness for that which he himself may consume, but at least twice as much more, for that inevitable class of non-producers who make up fully two-thirds of the population.

Mr. Greeley once said, on a public occasion, "It is the common belief that one half the world don't know how the other half lives. I can't see how this is, for the other half lives on the first half." And it is true, that, taking out the women and children who by certain natural and social limitations are non-producers, and the mixed multitude of independent, incompetent,

vicious, and lazy men, who will not, cannot, and do not work, and the burdens of production are made to rest in about one third of the population.

And, hence, to be brief and pointed, I will answer one phase of the question "What shall I do?" by saying, "Earn enough by your own labor, or return an equivalent in some form of usefulness, for what you and two other persons consume."

GETTING INTO BUSINESS.

But you say, "How shall I do this?" My answer is, I don't know; and it really is not my business to know, except in a general way, while it is yours to know in a particular way. The man or boy who waits for any other man or boy to shove him into his place, is not likely to do much when he gets there; and with all I have said about taking our measure from others, and guarding against the tendency to a vain pursuit, it is at last everybody's business, so far as possible, to fix his own place in life. And this place need not be the one of his childish fancy, nor any one of a dozen of more mature fancies. It may be, in fact, a place upon which he has fallen by mere chance—stumbled into it, as it were—and yet having got into it by whatever devious or direct way, it may exactly fit him, and he may, in time, grow to look upon it as a sort of divine appointment, and be led in holy unction to repeat that familiar hymn,

"God moves in a mysterious way,
His wonders to perform."

And I may say that if, indeed, God moves at all in the matter of putting a man in his right place, it is in a mysterious way—for He usually works through the man himself, and in such manner that the man is apt to think *he* is doing it rather than God. And little as I know of divine plans, I will venture to say that if the man for fear of thwarting God's purpose concerning him, should stand still, until moved by divine power, the first thing that would disturb him would be Gabriel's trumpet—and then it would be too late.

If I were called upon to advise any one as to the part he should take in the world's work, I would say: If the path you would choose is not open to you, take the first honest paying thing that comes to hand, and go at it in right down earnest, making it fill as many of your requirements as possible. Get out of it not only money, but satisfaction of a higher and better kind. If it is work that needs to be done, be proud that you can do it, and do it well, and until the better thing offers, make this thing fulfil all the requisites.

TWO BOSTON BOYS.

I noticed a bright little banter, the other day, in one of our commercial papers, which pleased me exceedingly. A Boston grocery clerk announced himself as anxious to test with any other grocery clerk his ability to weigh and tie up packages of goods, asserting his belief that he could do the work as quickly and neatly as any other clerk in the same business. It is nothing to the purpose that this banter came

from Boston, natural as that may be; it betokens an altogether worthy ambition, and I said to a friend, on reading it: "That boy is bound to rise. The very fact that he can beat all creation tying up bundles is the best evidence that he won't be kept at that business, as the skill and persistence he possesses can be made more effective and remunerative elsewhere. But his spirit is admirable and his example to be commended." The tying up of a bundle may seem, at first view, to be a very trifling part of the industry of the world—and yet, bundles must be tied up, and whoever does it should do it well.

There was another boy who once lived in Boston. His name was Billy Gray, and he was a drummer boy. He became a very rich and important man, but he never lost the name of Billy Gray. He was even affectionately called, "Old Billy Gray." On one occasion he was taunted with having been a drummer boy. "It is true," said the old man. "I *was* a drummer boy; but didn't I drum well?" The very spirit which animated his drum-sticks when a boy was manifest in all he did, and laid the foundation of his character and his wealth.

THE PHILOSOPHY OF A STONE CUTTER.

That man is the true philosopher and the true exemplar who can make his work yield him contentment, if not satisfaction. When Napoleon, after his world-renowned conquests, was traversing the square at Amiens, amid the wild acclamations of the people, he noticed a stone cutter who kept quietly at his work without even turning his head. Attracted by his unwonted indifference, Napoleon approached the workman, and asked him what he was doing. The man raised his eyes, and recognizing the Emperor, replied:

"I am cutting stone."

"You have served under me," quickly observed the Emperor, who recognized an old soldier.

"It is true, sire."

"You were present at the campaign of Egypt? You were a brigadier in such a corps?"

"Yes, sire."

"Why have you quitted the service?"

"Because I had completed my time, and obtained my discharge."

"I am sorry for it; you were a brave man; I shall be happy to do for you anything in my power; say what you require of me."

"That your majesty will leave me to cut my stone in quiet; my work suffices me; I am in want of nothing."

I call this a very good story, and it admirably illustrates my point; but it may not be readily believed by that class of young Americans who are not crazy on the subject of stone cutting. In these days of civil service deformity, it is hard for the ordinary mind to comprehend that Napoleon could not be of service to a poor stone cutter. But he was not a *poor* stone cutter, and this is the point. That man, and he alone, is rich who is in proper relations with life, and is wise enough to know it. Napoleon would have

removed the stone cutter out of those relations. This would not have been a benefit, but an injury.

CIVIL SERVICE DEFORMITY.

And speaking of our Civil Service—as it is practiced, not preached—I would like to say that I do not think it is calculated to advance the manhood of those who are in any way connected with it. This is a broad statement, but it is not a hasty or unconsidered one—neither is it made to be in harmony with the popular distrust which it seems fashionable to express of persons in official positions. It is easy to understand the complications and difficulties which must ever beset those who have at their disposal what is called “public patronage.” And why should it be called *patronage*? The very term is degrading, and suggests the evils of the system. What “patronage” has the government to bestow on its citizens or on anybody? and who is patronized by being permitted to do a fair day’s work for a fair day’s wages? If the work and the wages measure each other as to value, what debt of favor is incurred by the workman, and in what sense is he patronized any more than is the government, which receives an equivalent for its dole of wages? The man who renders a full return for all he gets is under no obligation to the one he serves, be it a man or a government; and surely government has no right to institute an unholy claim upon one of its subjects, by paying for his services more than they are worth. But the worst feature in the practical workings of our Civil Service is the bold and shameless huckstering of personal influence. This is a difficult thing to explain, but is easily understood by those who have witnessed the operation. The man who seeks a place under government must first obtain it, if at all, by invoking political influence, and next hold it, if he can, not by doing his simple duty, but by keeping his “backing” intact. The chief of a department who finds it necessary to make changes in his clerical force, dare not inquire who is rendering the most faithful service, but must know who best serves his party—or rather, who can command the most potent influence with men whose enmity it would not be safe to encounter. Thus all noble incentives to manly independence are crushed out, and in their place grow up subserviency, truckling, time serving, and the meanest kind of hypocrisy. A man in Albany or Washington without political “backers,” would be of about as much account as Mrs. Partington’s broom. The species of insanity to which this constant *surveillance* of backers leads was aptly illustrated under my own observation. A friend of mine holding an official position in Washington was on a visit to New York, and as he desired to hear a sensational preacher then in vogue, I accompanied him. He listened attentively to the sermon, which was a fine illustration of the latest wrinkles in oratory, and especially to the prayer, which was meant to be, as was said of one of Mr. Everett’s efforts in this direction, “as fine a prayer as was ever delivered to an audience.” The preacher seemed to be on very good terms with the Almighty, and told Him a good many things in confidence that

were going on in the world, and suggested a number of little changes that might be made to the advantage of the petitioner, “if according to Thy will, O Lord,” and concluded by offering to ascribe all the glory to the three in one. After the service, I naturally asked my friend how he liked the preacher. “Oh, very well,” said he; “but I couldn’t help thinking during the prayer that if any of you fellows want any favors of the Almighty, you had better see Dr. Blank.

Under all the circumstances, I would say, in looking about for something to do, leave office seeking to the last. Of course, if a young man or an old man can obtain and hold a position under government where he is not forced to surrender his self respect, but can feel that it is simply service for pay, and pay for service, there can be nothing wrong in doing it. Government offices must be filled, and if they can be filled by well qualified and self respecting persons, so much the better. In fact, I think if real reform in the Civil Service ever comes, it will come through a sense of personal worth and self respect in those who hold the offices. And I think that in promoting and making effective this sentiment, very much can be done by young men who do not hold office, and do not desire to.

It is, of course, unnecessary for me to speak of the duty of voting, and of doing all that individuals may do to secure the best men of the country for official positions. The recent action of the Jersey City postmaster, in dismissing a carrier who persisted in not voting, was in my view just. Not only has a person no right to accept a place under government who has not enough interest in the country to vote, but he has no right to the protection of the government, and should not live under it. As for going into politics professionally, there is very little inducement as political affairs are managed; but young men should guard against the tendency to decry public men just because they are decried and misstated and abused by political opponents. Above all, do not doubt the integrity of the people as a whole, or fail to trust to the sober second thought which is sure to bring order out of chaos, and hope out of despair. Whatever politicians may say, do not believe that the law makers at Albany and Washington are going, in the long run, to ride rough shod over the people. Do not forget that you are one of the people yourself, and as you do not propose to be rode over if you can help it, so hundreds and thousands of others like you will be ready to act together for the public good before the culmination of any serious public evil.

IMPUGNING MEN’S MOTIVES.

And here I would like to speak with whatever force is given me against the low estimate that is often placed by unthinking persons on the motives and actions of men. I speak of unthinking persons, and I will add all those who, by this estimate, unconsciously disclose their own bases of action. In fact, when I hear men impugning other men’s motives, and doubting the

honesty of their fellows without just cause, I am forced to the conclusion that they speak of others as they know themselves to be, and I do not believe that this conclusion is either unfair or illogical, although it may not always be true. So far as young men are concerned, it is quite apt to be a thoughtless generalization, having its root in a desire to be considered worldly-wise. To this class, unfortunately, the pessimistic view of the world has a charm which does not depend upon knowledge, but rather upon ignorance. To such a doubtful sneer or an innuendo is more than a well-founded argument. They hear older persons talk about “goody-goody” folks, and they quickly grow into the belief that all pretensions to being governed by a law higher than the purest selfishness must be accepted as hypocrisy; and under the plea of judging men by their works rather than their creeds, they misjudge them altogether. It is not a week since I heard an honorable and high-minded man say that he did not believe there were a dozen business men in New York, brokers, bankers, or merchants, who would not take any advantage of their customers that the law would allow. I asked him his honest opinion about two men whom he knew—himself and myself—whether he honestly believed that either of us would take such advantage. He didn’t like to answer the question. In fact, he couldn’t speak surely of but one of us; and I only could speak for the other. I told him that I did not believe I was better in principle or action than the average of business men in the city, and I absolutely knew, and God knew, that I would not knowingly cheat a man, whether the law permitted it or not. If young men will permit their common sense and observation to guide them in their judgment of men, rather than the flippant criticisms of professional growlers, they will get nearer to the truth.

THE TEST OF OUR FAITH IN OTHERS.

When some one assures you that, as a rule, men are dishonest, ask him whether he himself comes under the rule, or would prefer to be reckoned as forming an exception, and how it is with his father and his brothers. And so when men sneer about women, and doubt their innocence and truthfulness, ask them about their own mothers and sisters. One thing used to strike me when a boy as a strange inconsistency. I never took kindly to the doctrine of eternal punishment, and I don’t yet—that is, I don’t want to be eternally punished—and I always noticed that when a person died, and had a funeral sermon preached over him, his friends were all assured that he had gone to heaven—no matter what his life had been, and no matter how exclusive were the preacher’s views—and this assurance was always accepted. On such occasions the mercy of God was inevitably made sufficient to save the sinner. And I have found, in maturer life, that whatever may be said of the exceeding wickedness of the world, and the downward tendency of public morality, ourselves and our immediate friends are never included in the otherwise universal defection. And, judging

from what I know of myself and my neighbors, I don't believe the world is going pell-mell to the devil. It is true, I may be an optimist of too decided a tinge, but I speak as I believe, and nobody can do better. And I think it safer, after all, that young men should begin life with trustfulness in themselves and their neighbors; and if no higher motive for honesty can be awakened than that it is the best policy, accept this motive, believe it, and act upon it, for it expresses a great truth.

HONESTY AS AN INVESTMENT.

As a foundation for the accumulation of wealth, there is no capital so sure as honesty, strict, undeviating, uncompromisable, unpurchasable honesty. I am sorry to say that I find in some men a strange moral obliquity on this subject. With all their desire to be honest, and all their assertions that they are honest, they don't seem to know what real honesty is. A friend came to me the other day to know my opinion of a circular which he had just issued to his customers. He was a stock broker, and desiring to steer clear of the objectionable features of the "bucket shops" wherein the brokers' gains are always the customers' losses, he had devised a "real honest" scheme which he had sent out in search of custom. It was neither more nor less than a partnership with his customers—that is, a partnership in *gains*, not *losses*. His motto—not printed in his circular—was "Heads, I win; tails, you lose;" but it was a straightforward, fair proposition, and had this advantage over the "bucket shop" plan, that the broker was interested in having his customer gain, though not injured in case he should lose. "I think this a fair business arrangement," said he, "and I shall feel safe, because it is for my interest to work for my customer. I shall study the market closely, and shall be in a position to give to those who trust me the full benefit of my study. What do you think of the plan?" "It is a very good one," I said, "for *you*, and is fair enough for your customer, if he can think so."

THE CASE STATED.

"Suppose," I said, "that your customer orders you by letter dated yesterday, and coming to hand this morning, to buy at *to-day's* quotations a certain stock. Suppose at the opening of the board that stock starts in at, say, '54, and shortly begins to run down. You are watching the tape, and see the tendency, and you let it run until it reaches '50, and shows a likelihood to rebound, and then you buy. In the rendering of your account to your customer, would you call 'to-day's quotations' '50 or '54?" "Why, '54, of course," said he; "all brokers do that." "Do they?" said I. "Then all brokers are thieves and liars." My friend was a little startled at my characterization, but he should not have been; and he would not have been, if his moral vision had not been obscured by the practices, or what he assumed to be the practices, of men.

A GOLDEN RULE.

I gave this friend, who seemed really desirous of getting on to the higher plane of honesty, a

rule which, if faithfully carried out, would never leave him in a questionable position. It was the golden rule, and should be printed in gold on every young man's heart. But I paraphrased it in these words: *Let all your dealings with others be such as you can truthfully state to them in all respects.* Apply this rule to the case above.

In rendering your statement to your customer—who is also your partner—say to him, "When I received your letter advising me to invest at *to-day's* quotations, the stock had receded from the opening price of '54. I waited until it went down to '50, and bought; but as your order was to buy at 'to-day's quotations,' I take the liberty of placing the purchase price at '54, putting the difference of *four per cent.* in my own pocket. As the stock was finally sold at '58, you have made a nice thing of it, and so have I. In fact, I have done a little better than you, for although I take but one-quarter of the gain between '54 and '58, I take *all* the gain between '50 and '54. I congratulate you on having so shrewd a broker, and await further orders." How long do you think he would have to wait? And does it not seem strange to you that an intelligent, fair minded man, should hesitate a moment as to the honesty or dishonesty of this method of doing business? Whatever may be said, young men, I do not believe that the reputable business men of this city or any city do business on this questionable basis; and I do believe—and know—that the only safe course in business is the strictly honest course.

BE PATIENT.

Another thing let me impress upon you, and that is the necessity of *patience*. Do not be in haste as to results, but be sure, if you have properly laid the foundation, and are properly rearing thereon the structure, the end is sure, no matter how slowly the work goes on. But most of us, unfortunately, are like the little child who, upon the first day of planting, digs up her flower seeds to see why they don't sprout.

Commodore Vanderbilt, the most astute of all our fortune builders, claimed as the germ and key to his great railroad successes, that he built on long lines. In other words, whatever he did, however unimportant it may have appeared to others, was in the direction and a part of the grand achievement. He worked for the final result, and had the patience to wait for it.

There are some of us, even in middle life, who expect, before we die, to cross the Brooklyn bridge; and when we do so, how many of us will stop to remember for how many years this mighty project has lain in the mind of its great projectors, and how patiently and persistently they have planned and toiled to realize a conception which, before a blow was struck, or a cubic inch of water displaced to make room for the foundation, lay in their brain as clear and perfect in all its magnificence of beauty and detail, as it will stand in the eye of the beholder when it shall be a completed structure? They were able to see with that inward vision which forecasts all worthy achievements, the exact position and relation of every stone and beam, and

wire and screw, and to compute, with precision and certainty, the resisting power of the structure at every point. With this knowledge, resulting from the experience of others and formulated into a science, they could well afford to go calmly on in their work, without impatience and without fear, looking forward to the final achievement as but a single step in the process.

When, therefore, I speak of patience, I do not mean indifference or stoicism, but a sublime trust which comes from the knowledge of having done that which should secure the desired end. The order is, "first to labor, then to wait." But the hardest thing after all is to wait.

MAGNANIMITY AND SELF RESPECT.

And this sublime trust in a future, which we have earned, will help us to look with more satisfaction and less jealousy upon the labor of others. It is a great point gained when one is able to yield to others the same privileges he claims for himself, and to take a genuine pleasure in another's achievements. It is also of great advantage to be able to look on both sides of a bargain, so that you may save the person with whom you trade from being cheated. I am afraid that this view of a bargain is not taken as frequently as it should be. It is, however, the only proper view to take, for there is nothing surer than that one can much better afford to be cheated than to cheat. It is better, however, that there should be no cheating, but that in all dealings between men, each should receive a fair equivalent for what he gives. On this general principle I am opposed to gratuities, and to the whole system of "deadheadism." No self respecting man will accept from another man, save in the merest courtesy or hospitality, a gratuity. In fact, there is no such thing, properly speaking, as a gratuity; for whoever accepts a valuable thing from another, save as a *souvenir* or in charity, incurs thereby an obligation, and it may be a very onerous and inconvenient one. It was not a mere political fusillade that followed our Christian statesmen into the retirement of private life, because of their transactions with Oakes Ames. It was the righteous indignation of an outraged people who could not be made to believe that a member of Congress, with Credit Mobilier scrip in his pocket, could legislate as honestly and disinterestedly in reference to the Pacific Railroad, as though he had no interest in the results. And hence, when the great manipulator spoke of putting the shares "where they would do the most good," he used language which needed no interpretation.

THE DRAWBACK OF PERSONAL OBLIGATION.

Another thing which a young man especially should guard against is the borrowing of money which it may be difficult to repay, and more especially of using another person's money where there is a possibility of losing it. I have known instances where such hazards have been taken with most disastrous results, and early in my life I determined that nothing should ever tempt me to such a course. It is a common thing for very careful men to advise everybody in the

world never to endorse another person's note, or to become another person's security. This advice sounds like the embodiment of wisdom as well as of caution, but, unfortunately, it is advice that cannot be followed—at least until the present methods of business are abolished. There is one rule, however, which not prudence alone, but common honesty requires you to follow, and that is, never to become liable by endorsement for an amount which you cannot pay. And while honesty requires this, prudence requires more, and that is, that you should not thus become liable for an amount which you cannot afford to pay.

TREATMENT OF CREDITORS.

I will not say to young men, "*never* get in debt," although, as a rule, it is best not to. But I will say, never get so far in debt as not to be able to see your way out; and then do not be satisfied with *seeing* your way out, but just as fast as you can, *work* your way out. And if you are ever so unlucky as to owe a man without being able to pay him when you have promised, and he expects you to, don't look upon him as your enemy and avoid him. If there is a prospect of your meeting him on the street, don't cross over to the other side in order not to meet him. Rather, if you are on the other side, cross over in order to meet him. Cultivate close relations with the man you owe, and let him feel that you neither forget nor desire to forget the obligation. And, finally—pay him.

GETTING A START.

I have already referred to the important matter of getting a start in life. There are a few thoughts in this connection that I would like to present with a little more emphasis. The first is as to getting recognition. When a dozen men rise at the same moment to address the chairman of a deliberative body, only one of the dozen gets the privilege to occupy the floor, and he is the one whom the chairman recognizes. Theoretically, the chairman will recognize the one who seemed to him to have the priority, or the one upon whom his eye first rested; practically—if there is the privilege of a choice—he will recognize the one whom he would like to favor, either as apt to advance his own views, or for some other reason satisfactory to himself. The one who secures the recognition remains upon his feet, and can state his case; the others have to wait. And thus I may say of the young man who desires to make his services useful to others and remunerative to himself—he must first obtain recognition. In case of competition, he must, in some way, beyond others, attract attention or make an impression that will open to him the door, so he may go in and prove himself. This is a worthy subject of study to those who desire to get on in the world, for there is really no position in life where it is unimportant. I can give no recipes for the charms of mind or person that shall secure this recognition, but I can give some hints that may be useful.

First, a business man who is in want of an assistant is not likely to be offended by a personal

application. In fact, he is likely to be pleased by it, as it shows at once the quality of earnestness as well as of manly independence, and the applicant has the advantage of putting himself at once upon his merits, leaving the matter of other people's endorsement to take its proper place as secondary. To obtain a recognition, he must have about him pleasing qualities of some sort—an honest face, a bright eye, a quick step, a modest demeanor, and, above all, tact, knowing just how to meet a man on his own ground. It might not be unimportant that his shoes should be polished, his clothes well brushed, and his linen cleanly. If he is in the habit of smoking cigarettes, or chewing fine cut, it might be prudent to deny himself until after the interview. Very likely the man whom he would serve may himself be a smoker; but even were this so, it would hardly be the best thing to offer him a cigar; for it is a fact worthy of the consideration of young men, that no employer is anxious to have his vices, great or small, copied by his clerks.

But the man who, in a public assembly, gains the favor of a hearing, must next prove his claim to such favor by saying something that some one wants to hear; and so the young man who is keen enough to secure a recognition, has taken but one step, important as that may be. Whether it was worth taking, depends upon what use he makes of his after opportunities.

WHAT ABOUT GIRLS?

I have aimed these remarks almost wholly to young men, not because I deem them more deserving or more worthy of thought than young women, but because they need talking to. It is a question, of course, whether talking to a young man will keep him from going astray, but the chances are worth the effort. As to girls, they are, of course, reasonable, and will always do just as they are told; and this is why I hesitate to commit them by anything I may say.

There are people in the world who pretend to believe that the only proper thing for a girl to do is to get married, and give a man the privilege of supporting her. I don't belong to this class. There is no objection on general principles to girls getting married. The practice is commendable rather than otherwise, and especially so, as it involves the other side; but I think it a very low conception of matrimony that it should call for a one sided support. I believe it to be the privilege of every girl to be able to support herself so that she will never be forced to accept a husband that she does not want, nor even one that she does want, save on equal terms.

And beyond this, I believe that fathers and brothers have often a very inadequate conception of their duty toward their daughters and sisters. It is, of course, a noble and just thing for a father to support his daughter, and to do it bountifully and ungrudgingly. It is a sweet thing for a daughter to feel that she has an indulgent father who will not, if he knows it, permit her to have an unsatisfied wish; but there is great room to doubt if this mutual good will, with thoughtless indulgence on one side and thoughtless accept-

ance on the other, has its foundation in real kindness. There is great room for inquiry as to whether the full duty of a father toward his child is met when he has taught her to look to him, and never to herself, for the substantial source of all her happiness. I am glad to know that there are parents who have the right view of this matter, and better than that, have the courage of their own convictions in carrying out, in the education of their daughters, the reasonable theory that they are persons, and not appendages. And it is a significant fact, that sensible parents find sensible daughters. Often the daughters are more sensible than the parents. I have in mind a bright, black eyed girl of sixteen, who had a business turn, and who annoyed her father and mother with importunities, until, to get rid of her, they permitted her to enter upon a business education. They were very careful, however, to impress upon her teachers that this was merely a freak of the girl's, and *they* did not care to have her learn much. But she did learn much, and was soon qualified to take a situation. A good place was offered her, and then she had to enter upon another warfare for the privilege of accepting it. "Why," said the father, "what will our friends think? Our daughter in service! Our daughter keeping books for money! It is a disgrace!" "Say rather," said the girl, "it is an honor, and never mind what our friends say. You will, at least, have the satisfaction of knowing that if ever you are unfortunate and cannot take care of me, I can take care of myself." She went to the place, and answered all just expectations. She worked for wages and received them, and was and is one of the happiest girls I know. And her father is very proud of her, and has learned to accept the family disgrace with equanimity, if not delight.

But why do I mention this as an isolated case? Why should such young ladies be rare? Why should they not exist in all our families, and the world be made richer by the utilization of this splendid material? Depend upon it, sensible girls do not like to have a "support" doled out to them, either by fathers or husbands, and justice never will be done them until the world is brought to recognize their services, however rendered, and accord to them the just measure of recompense.

CONCLUSION.

And thus, my friends, I have fulfilled my promise to read to you a lecture; though I may not have answered the question which constitutes its subject. In looking over the patchwork, I am consoled by the reflection that none of you will be kept awake of nights in dwelling upon the means of carrying my suggestions into practice; I have hopes even that the crudities of my effort will be forgotten before you cross the thresholds of your homes. I believe, however, that I have said nothing that is not true, and, I know I have said nothing merely for the sound of the words. My daily life has been with you—who have the world before you and not behind you, and in watching your progress, and noting your impulses and inspirations, I am constantly thrown back upon my own life—with its yearnings, its

efforts, its blessed memories, and its bitter regrets. Like the indulgent father who would save his children from his own untoward experiences and failures, I am constantly thinking what can be done to give to those just coming upon the stage the benefit of the experiences of those who are passing off. If the world is to grow in practical wisdom—in solidity of knowledge, each generation must profit by the mistakes, and also by the achievements of the generations that have preceded it. I can think of no better way to conclude my remarks, or if possible, to answer my own question, than to express a few of the wishes that have come to me as I have been writing out these thoughts.

The first among my wishes is that I could have had in my early youth a calm, wise friend, who would have taken the trouble to understand something about me, beyond the general knowledge which everybody seems to possess, that "boys will be boys," and who had the wisdom, as also the patience, to direct and encourage me in the way and purpose best for me. I wish, in some way, it could have been given me to understand that the associations and habits of youth would follow me all my days, and, in some measure, dominate my life. I wish I could have known that while labor was, in itself, right and honorable; and manual labor, from its necessity and utility, particularly so, there were other objects in life, which even a boy could entertain without losing his self respect, or abridging his usefulness; that the reading of good books, though it may consume time, and take a boy's mind off his work, is not necessarily an evil; and that there are good books—beside the Bible. I wish those who had charge of my religious training could have known as much of the necessities of my life as I knew myself, and had left a little chance for that life to expand as God meant it should. It would have saved me a great deal of time that has been wasted, and much needless suffering if I could have learned earlier that "the life that now is" was of quite as much concern to me as the life which is to come; and, that, if I did my duty in the one God would take care of the other. It would have been a treasure of treasures to me if I could have understood, when a boy, that life was made up of single hours and single days, and that it was consequently of the first importance, so far as my own life was concerned, how much I could get out of each hour and day in its turn. I wish I had known, when a boy, that my eyes and ears were given me for a purpose, and that they could be opened and shut just as I chose, and made to subserve my own good. I wish the grown men with whom, when a boy, I came in contact, could have realized how easily I was impressed by their words and actions, and how indelible such impressions were, that they might have helped me in the right way as well as the wrong, and saved me much mental anguish.

Could I, with my present knowledge, have the ordering of my life anew. I would begin it with the understanding that I was myself, and not another; that what was good for others was not

necessarily good for me; that my wants, physical, intellectual and moral, were personal wants; that while I was myself and an individual, I was also a member of society, composed of many individuals; that the protection and comfort afforded me by society, demanded a return of service commensurate with the good received; that, as an individual, it was my duty to look out for myself, and my privilege to lay tribute upon the world for all I needed for my fullest enjoyment both here and hereafter; and, that often, the best way to look out for myself would be to look out for others. I would try to ascertain what I was best fitted for in life, and would go at it at once, if possible. If not possible, I would not repine, but take the next best thing, or the next—not doubting that in some way the real thing would come to me. I would attain knowledge and riches if I could, and use them for my own good and the good of others. I would go through the world laughing instead of weeping, and, however much I might think of money, I would endeavor not to keep so much of it as to make my sudden dropping off of interest to anybody on this account. In fact, for fear that those who might step into my shoes would not know how to distribute my earnings as I should wish, I would distribute them myself as I went along, being more careful to leave behind me the flavor of a just life than heaps of riches.

REMARKS OF REV. MR. LLOYD.

At the conclusion of Mr. Packard's address, Rev. Mr. Lloyd, whom the boys recognize as their "Chaplain," was induced to make a few remarks, which he did in a humorous vein.

He was sorry not to have heard the whole of Mr. Packard's address—having come in late—as the conclusion seemed to him to indicate something very excellent in the body of the discourse. He had come in for the double purpose of listening to Mr. Packard, and of joining with his friends in wishing him a safe and pleasant journey abroad. He could not, however, lose the opportunity to congratulate the young men who had any private griefs to avenge, that the day of their vengeance was at hand; for from the 9th to the 14th of June, or thereabouts, they could gloat over the fitness of the punishment which required of one who for months had been persecuting them by making them cast up their accounts, to at last cast up his own. He recognized it as a neat enforcement of the law of compensation. But beyond this he knew that no one present, and no one, in fact, who had had the advantage of Mr. Packard's training and companionship, could fail to wish him a pleasant and profitable voyage and safe return. There were great pleasures in store for him in Europe. He would see many wonderful things that he could never forget, but one thing he would not see—and that is an American business college. In all of Europe there is not such a school as this—and none that compares with it in its practical and utilitarian character. The business schools of America, among which this is, undoubtedly, one of the best, are the product

of American progress and American requirements, and their importance and utility are becoming every day more apparent. It is something for which the young men and young women of this country cannot be too thankful, that there are schools fitted to their every need, and that in no direction are they forced to go without adequate help in the way of education. He felt that he was fortunate in being father of a boy who would have the advantage, first of a decent father, and next of a course of training in Packard's Business College. If with such a start in life he didn't get on, he would have no one to blame but himself. And he could say the same of all who were blessed with similar advantages.

A vote of thanks was given to Mr. Lloyd for his timely remarks, and on motion of Mr. Eaton, Mr. Packard was requested to submit his manuscript for publication.

From "The Hour."

MEN OF THE HOUR.

S. S. PACKARD.

New York is preëminently a business city. Its future growth in wealth and importance will depend upon the kind of men who are to be its merchants, bankers and industrial leaders. The importance of a locality does not depend solely upon its situation, but very largely upon the training and the character of its leading citizens. The preponderance which Chicago has gained over St. Louis is due to the more energetic character of its inhabitants. It is a noticeable fact that German merchants are supplanting those of Great Britain in every quarter of the globe. The great houses are, of course, still English; but the young and active competitors are German. The success of the latter is attributed to the greater thoroughness, from a business point of view, of German education, as well as to the practice of economies which English and American merchants do not consider necessary. Much has been said about the decay of American shipping. It mortifies us to find English, French and German steamships monopolizing the vast international carrying trade; but one of the main reasons of the failure of the Collins and other American companies was the extravagance and wastefulness of their way of doing business.

The United States is destined to have as great an external as it has an internal commerce. To this end, the men who lead in this field must be as highly trained as are their foreign rivals. They must be cultured men, using that term in its widest sense. In addition to what they acquire in the colleges, they must be familiar with contemporaneous history and the effect of modern inventions. The extension of the telegraph system to every known quarter of the globe is changing profoundly the relations of the great trade centres to the people who are their customers in distant countries. Time was when the merchant could ship his cargo of teas and silks at a Chinese seaport, very sure of a reasonable, often of a large, profit when the goods

reached New York or Boston. But for years after the first introduction of the telegraph, the tea trade, for instance, was unprofitable, for the publication of the quotations of the day before in the London or New York market gave the native dealer an advantage over the merchant. It has been noticed that the extension of the railroad to a hitherto inaccessible region has generally raised the price of land and its products in the newly opened districts, without reducing the prime cost at the trade centre, and this has been the effect also of the extension of the telegraph to remote countries. It has largely enhanced the prices of raw material and manufactured goods where they were produced, and has, therefore, diminished the profits of the merchants and brokers. This reduction of profits was one of the causes of the unprofitableness of trade which led to the panic of 1873.

A technical training for a business man is, of course, indispensable. Mr. S. S. Packard is the originator of the American system of commercial colleges, whose graduates will be found in every business house of importance in the country. He is not to blame if all his pupils do not turn out to be Rothschilds or merchant princes. His business is to impart thorough knowledge of the routine by which business is transacted. His technical works have become standard, and the young men who graduate at his school are versed in all the details of a banking-house or a large mercantile establishment. He has made no secret of his belief that something more than technical knowledge is required to make a successful business man.

Mr. Packard was born in Massachusetts in 1826, was educated in his profession in Ohio, and was with Bryant & Stratton in the establishment of the then famous chain of business colleges. He settled in New York in 1858 and has ever since had crowded classes in his Broadway high school. At one time he published a magazine, one of the first numbers of which contained Oliver Dyer's account of "The wickedest man in New York." This had a great run in its time; but magazine publishing is a poor business. There are only two in this country to-day which more than pay expenses. Mr. Packard's experience is that conducting a commercial college is more in his way than editing monthly magazines. At his commercial college the training is not confined to penmanship and book-keeping. It involves as well the study of foreign languages, phonography and commercial laws and usages. Occasionally, also, courses of lectures are delivered on political economy and international law. The pupils are also instructed in English composition, so as to enable them to write a sensible, straightforward business letter.

THE "STORY OF A LIVE SCHOOL,"

Is the title of a neat eighty-page pamphlet, beautifully illustrated, and devoted to a detailed account of what occurs daily at Packard's College. It can be had by addressing the Principal.

From the College Tell-Tale.

SCHOOL FOR SPEAKERS AND REPORTERS.

Can an average boy be helped by anybody? Or must we settle down into the lazy conclusion, that if he was born to be somebody, he *will* be somebody, in spite of anybody or anything? Let every grown man settle this preliminary question for himself. Is there one among us all, who in looking back upon his boyhood days, cannot see places and conditions by the score, where a hint, a word of commendation, or of wise censure, would not have served to make a better man of him? In that retrospection how many lost opportunities present themselves—ghosts, as they seem to be, of what "might have been!" And even those, who in spite of rebuffs and untoward influences, have "amounted to something" in the world's estimate, how many of this class can fail to see *how much more* their lives might have been to them and to others, if at a certain stage of their journey they had been somehow shoved in a different direction from the one they took; or, at least, had a little more or a little better light thrown upon their paths. These thoughts are induced in considering a department of school work, which has been growing up in "our college" for the past three years. It began in a very unpremeditated and accidental way, without much thought of its vitality or its utility, and has grown into shape and consistency by the slow process of accretion, until it has come to be a marked feature in our course of training, and, so far as we know, peculiar to it.

A half hour each morning is devoted to what is called "news reciting." A dozen or more students, appointed on the day previous, are expected to rise and present, each for himself, some item or items of news, or some other matter of interest, bearing on science, invention, travel, society, or what not. He is expected to be thoroughly posted in the matter of which he speaks, and to prepare himself to do his best, except that he is not to commit to memory, but rather to speak in his own vernacular, and in the order of his own thoughts. He is liable to be criticised, either by teachers or fellow students, as to his facts, but not as to his manner—if he can be plainly heard and understood—unless there be some glaring fault that may be easily overcome. It is found that the more freedom of style or manner there is allowed, the better command the student will have of his thoughts, and the more readily will he improve by observation and practice. And beyond this, his individuality is preserved, and he finds where his strength lies.

The proceedings, in their entirety, are reported by those who have no other part in the exercises, one of whom is the official reporter, whose work is carefully written out and filed among the archives of the school. Here we have the material for practice in speaking and reporting, which needs only intelligent direction and proper supervision, to constitute it a thorough school of practice. And thoughtful people will be able to judge for themselves whether this kind of practice is likely to make self-reliant and efficient young men and women.

BON VOYAGE!

The occasion of Mr. Packard's departure for Europe was used to express the feelings of students and teachers. At the morning exercises of Friday, June 3, Mr. W. R. Eaton proposed that such expressions be made, and to that end nominated Mr. Geo. Walworth as Chairman. The Chairman appointed as a Committee on Resolutions, Messrs. M. D. Willing, J. M. Preston, W. R. Eaton, H. S. Kellogg and C. P. Babcock.

The following resolutions were submitted and unanimously adopted:

Whereas, Our esteemed Principal, Mr. S. S. Packard, is on the eve of departure from us, to enjoy needed rest and recreation in the Old World; therefore,

Resolved, That we use the occasion to express our great respect and affection for him personally, and our appreciation of his eminent fitness for the sphere he occupies as an educator.

Resolved, That we have witnessed with admiration his zeal in the work in which he is engaged, both in the preparation of valuable textbooks for our use, in the various schemes he has instituted for our welfare as students, and in the active interest he has ever shown in us as individuals.

Resolved, That we wish him a pleasant journey, and a safe return with renewed vigor.

Mr. Packard responded to the resolutions, after which the following joint letter was presented by the teachers:

To Mr. Packard:

We, the undersigned, teachers in the institution over which you preside, beg to take the occasion of your departure for Europe, to express to you what lies in our hearts.

We are glad that you have decided to take a needed recreation; and that you have concluded to go abroad. We know it will benefit you not only in health, but in enlarged views, with better ideas of the purposes of life.

We shall miss your presence and your counsel, your words of encouragement and your kindly criticism; but our regrets will be softened by the thought of your own good. We want you to go, and we want you to come back strengthened in body and spirit, with new vigor and new courage.

We know that you will bring back with you what you take away, a deep-rooted love of your own country, its institutions and its people, and that you will see a new beauty in the minstrel's words:

"Breathes there a man with soul so dead,
Who never to himself hath said,
This is my own, my native land!
Whose heart has ne'er within him burned,
As home his footsteps he has turned
From wandering in a foreign land?"

We have the honor to subscribe ourselves, your friends and coworkers,

WM. ALLEN MILLER, A. W. RANDALL,
BYRON HORTON, A. J. COUCH,
A. C. LOBECK, LOTTIE HILL,
H. M. MONSANTO.

—*WHAT PEOPLE SAY.*—

FROM REPRESENTATIVE CITIZENS.

From Chief Justice NOAH DAVIS.

MY DEAR MR. PACKARD :

From what I know, have read and have heard of your school, I regard it as the most valuable institution of its kind in the country. Your system is so admirably adapted to the training of youth, that I think it ought to be adopted as a part of the education of all classes, without regard to their future avocations or professions.

I am, very truly yours,
NOAH DAVIS.

From Judge LARREMORE, formerly President of the Board of Education.

S. S. PACKARD, ESQ.

Dear Sir : It seems almost an idle ceremony to commend your college and its work. It constitutes an integral part of our municipal system of education, and, as such, will always remain a necessity in its further progress. With an earnest confidence in your well deserved success, I remain,

Yours truly,
R. S. LARREMORE.

From HENRY KIDDLE, formerly Superintendent of Public Instruction of New York City.

MR. S. S. PACKARD.

My Dear Sir : It affords me much pleasure to bear testimony to the enterprise, skill and efficiency with which the Business College you have in charge has been conducted. Those who have attended the institution, as far as I have been acquainted with them, have invariably borne testimony to the excellence of the training they received, and have fully exemplified its successful results in their own improvement and acquired skill in business accomplishments ; and, among these, I am happy to be able to class my own son. I think the institution is based on sound principles of education, and that they are faithfully applied to the attainment of the object designed.

I cordially wish you continued success in your useful and earnest labors.

Very truly yours,
HENRY KIDDLE.

From THOMAS HUNTER, President Normal College.

MY DEAR MR. PACKARD :

I have long been familiar with the management and working of your school, and feel satisfied that it has no superior of its kind in the country. It is, in the true sense, a commercial school, doing for commerce what the normal school does for teaching, what the medical school does for medicine, and what the law school does for law. You take the student and prepare him for a special calling, and you attempt nothing else ; and this concentration on a single object constitutes the main strength of your school.

I gave the highest proof of my opinion of your school when I placed my son under your care, after he had expressed

a desire for a commercial life ; and I have every reason to feel satisfied that in doing so, I did the best thing to fit him for success in business.

I divide schools into two great classes—general and special—the former for the cultivation of faculty needed in every walk of life, and the latter for special training for some particular vocation. I repeat, that your special commercial school is, in my opinion, excellent, and deserves the support of the community.

THOMAS HUNTER, PH. D.,
President Normal College.

From L. S. METCALF, Business Manager North American Review.

Dear Sir : Your institution is a most valuable one, if it be judged by its fruits. Several of your graduates have been employed at this office, and all have given the very highest degree of satisfaction. Their work has been done swiftly, neatly and accurately, and in accordance with the best business forms. I have heard the assertion made that the instruction given in Commercial Colleges is not of a practical character, and that much that is learned in them must be unlearned in actual business life. To what extent this may be true in relation to other schools, I do not know, but it certainly does not apply to yours. I think that every young man who intends to engage in mercantile pursuits, whether he is to commence as an errand boy or a proprietor, should have just such a training as you give. In extending the advantages of your teaching to ladies, you are doing a missionary work, for you are giving them a new and agreeable means of support, while you are introducing into the office and counting room a most intelligent and conscientious class of helpers.

L. S. METCALF.

S. S. PACKARD, ESQ.

From Z. E. NEWELL, Cashier East River Bank.

S. S. PACKARD, ESQ.

Dear Sir : It gives me pleasure to state, that during the past ten years it has been our practice to apply to you for whatever additional service we have needed in this bank, and that we have never once been disappointed in the young men you have sent us. We have now in our employ no less than four of your former students, one of whom has been with us for eight years, and is now our receiving teller.

You are doing a substantial work for the business community, in placing at command so excellent a supply of well trained clerks ; and I trust that your efforts will still be directed to carry on the work you have so ably conducted during many years past.

Z. E. NEWELL, Cashier.

From A. M. KELLOGG, A. M., Publisher New York School Journal.

Mr. S. S. Packard was as evidently born to teach as a fish to swim. He will never grow rich on it, for it is not in him to do that ; he will spend all he gets in his school. He has one overmastering desire, which is to make his school a success—to the pupils. He would not enjoy a fortune unless he made it honestly. His is a "square" school

every way—always up to the times, if not a little ahead. He is himself a sort of Peter Cooper—always reaching out a helping hand to young people. And the young people know it, and so do others. It is a fact pretty well understood in this big city. I speak understandingly of this matter, having watched Mr. Packard's career, and carefully noted his methods for a number of years, and having fully tested the latter in the education of my own son. If there is a genuine school in the land, it is Packard's.

From Mrs. LAURA L. SHIPHERD, Editor "Home Interests," New York Weekly Tribune.

MY DEAR MR. PACKARD:

There are teachers and teachers, methods and methods, Business Colleges and Business Colleges. It has been my duty, as you know, for half a generation, to be eyes and ears for the young people of the "Home Interests Household," and no question has been more frequently asked, perhaps, than "Which is the *best* Business College?" It has not been necessary to answer this question exactly as it has been put, of course; but it has been necessary to be able to distinguish one school from another, and to give an intelligent definition of distinguishing qualities, and you very well know how frankly and impartially I have studied your school among others, and my correspondents know how heartily I have commended to them the qualities which have long rendered your school all but unique.

The fundamental thoroughness of the culture you create, the absence of mere show and varnish, the vigorous and abiding, and honorable ambitions you awaken and foster, the useful breadth of thought you arouse, the special trainings that lie outside the ordinary merely commercial *curricula*, but are as needful to the symmetry of every day life as the knowledge of the multiplication table—these are some of the special features I have not failed to note with great satisfaction; and, it is mere justice to add, that I have not found like qualities in satisfactory equivalent in other schools.

I have been not less gratified with what you have specially done to encourage young women to fit themselves for the business lives to which so many, more or less, regularly aspire. You have undoubtedly discerned with equal clearness the radical defects which render any general and immediate entrance of women upon successful commercial life impossible, and, at the same time, those curable weaknesses and manageable peculiarities which unnecessarily dishearten the narrow minded teacher. You have shown that women may as easily as men learn how to conduct business affairs with discretion, and, when thrown by adverse or other circumstances upon their own resources, avoid the errors and mistakes which have proved fatal to so many of their sisters in the settling up and management of estates, and in the general conduct of commercial affairs.

In brief, I have long recognized in your school one of the most thoroughly satisfactory schools of any class in the whole country, and, while I shall gladly recognize its equals

and superiors in its own class, if they shall hereafter appear, I am still waiting for them to appear.

Very truly yours,

LAURA L. SHIPHERD.

From Rev. C. H. TAYLOR, Brooklyn.

S. S. PACKARD, ESQ.

DEAR SIR: Permit me to avail myself of the occasion of your departure for Europe, to thank you for what you have done for my son. While under your care he was thoroughly taught all the details of business transactions, so that he was fully qualified for any position, and I take pleasure in informing you that his success is all you could desire, in the office of one of the ablest bankers and brokers of Wall Street. But if he prove himself an able and successful man, it will be largely owing to the high conception you have given him of what constitutes a *true* business man. Industry, honor and truth, and not unscrupulous sharpness, are the principles by which he is striving for success. You have taught him that a man of business must, of necessity, be a man of honor.

Again thanking you for the invaluable service you have rendered our boy, and wishing you a prosperous voyage and safe return, I am, dear sir,

Very truly yours,

C. H. TAYLOR.

FROM FORMER STUDENTS.

From "Our Society," Edited by J. MARION POLLOCK, a Student of 1868.

A LIVE MAN AT THE HEAD OF A "LIVE SCHOOL."

It was the good fortune of the editor of this journal to be sent in his younger days to Packard's Business College. Our compositors may not have imagined it, but such is the fact. One advantage of this parental foresight was our early acquaintance with Mr. S. S. Packard, who then, as now, dominated the institution. Mr. Packard is a peculiar man. To those of us who tugged and perspired over the knotty problems in "Accounts" and business arithmetic, or kept up the spirits and the profits of paper dealers in our fruitless attempts to master the "Capital Stem," he seemed to be "cut out" for a teacher. At any rate, if such was not the original design, he settled into his work so gracefully and zestfully that no one would have supposed that the purposes of Providence had been balked in his choice of a profession. And this concession seems to have been justified in the history and *status* of the dear old school, which in the accumulating years has so grandly kept pace with the requirements of this growing town, for Packard's College of to-day is no more what it was a dozen years ago than is New York the same city. Whether it is Packard that has transformed the city, or the city that has inspired Packard, it is not worth while to inquire; they have trudged along together, and that is enough.

The only weak point we have seen in Packard is his reply to *Puck's* recent attack on "Business Schools"—not that the

reply was weak, which it was not by any means, but that he should consider it necessary to stand up and defend himself against such ridiculous and groundless charges. Besides, what right had he to consider the attack as made upon him; and who asked him to take up the cudgel for "business schools?" It was, doubtless, a gallant thing to make common cause of his specialty, but why he should undertake to defend the whole guild of scribblers, without a retaining fee, is inexplicable. If Mr. Packard will leave the defence of his school in the hands of its constituents, he need have no fear of the issue. In fact, there is no issue at all. The matter is settled; for if there is a man or woman who has ever attended "Packard's," and is other than its champion, we have never encountered such. There is an individuality about Packard's school that is hard to explain, but not hard to realize. In fact, if one thinks of it merely as a "school," he is apt to lose the aroma which is its peculiar charm. And no one who has been a part of it *can* think of it merely as a school. It is more the arena of rehearsal for the great battle of life; and whoever enters that arena is sure to find out where his weak points are and wherein lies his strength. Mr. Packard is no machine professor, and he permits no machine work to be done on his premises. He recognizes a student for just what he is at the start, and never loses sight of him as an individual. He employs teachers for their fitness, and not on account of their credentials or their assumptions. If they don't fit, they cannot remain. A poor teacher at Packard's would be a very uncomfortable individual; and a poor student is also uncomfortable.

We had occasion a few mornings ago to visit the "live school." It was during the "news" hour, and we were entertained in an unexpected way. We found out in a short sitting what was happening throughout the world. We gathered the news from all quarters of the globe; ascertained the situation of affairs in Russia and the Transvaal; in Congress and out of it; and picked up many items of interest in the progress of events generally. The ease and self-possession which characterize these efforts on the part of students is remarkable, and shows how thoroughly Mr. Packard understands the human boy. We noticed also the accessories of a genuine public assemblage, including reporter's tables, with reporters at work, and were afterward shown in a neatly bound manuscript volume, an abstract history of these daily rehearsals. And the same spirit of freedom and zest appears throughout the school. There seems to be no "government," in the schoolboy's understanding of that word, and yet there is no disorder anywhere. Everybody attends to his own business, and lets everybody else do the same.

It must not be forgotten that Mr. Packard is a journalist. Nobody will forget it who remembers *Packard's Monthly*. Before that remarkable venture, however, he was a newspaper editor, and his instincts are decidedly journalistic. He has found good use for his skill as a writer in preparing text books for his specialty, no man having done more or better work in this line, during the past twenty years, than he. He is also an unique advertiser and a bold one. He not only

puts money into his advertising, and plenty of it, but he mixes it well with brains. He writes advertisements that people read. His "Story of a Live School," published so freely in the columns of the leading morning papers last fall, and embraced in an eighty page illustrated book, sent free to everybody, is not only a piquant and readable account of his processes, but a philosophical statement of the whole question of education. Everybody ought to read it.

In short, there is but one Packard's College, and but one Packard of this particular stripe, and we shall take occasion at some future time to allude to them.

From Hon. JOHN S. WOOLSON, State Senator, Mount Pleasant, Iowa.
MY DEAR MR. PACKARD:

In the twenty years which have passed since I received my diploma from your hands, I have been able to test, under various circumstances, the business principles so effectively taught in your institution, and I assure you that whether as an accounting officer in the navy, in active business life, or in the practice of my profession, as well as in legislative duties, I have found your institution responding most satisfactorily to every test to which it has been subjected. As an illustration of how, even to a lawyer in active practice, your institution may be practically useful, let me state that last year, while engaged in a hotly contested litigation involving a mercantile partnership of over five years duration, I found your lessons in book-keeping, and in the general principles underlying and governing business affairs, of the utmost service.

Beside the advantages of a *business* education which you so fully provide, I feel that your work is vitally beneficial in the lessons you so actively enforce of integrity in all things. While thoroughly building up a man for active business pursuits, the tendency of your instruction and counsel is to establish him in the higher qualities of personal integrity and manhood. In this respect, it has seemed to me you stand almost alone. I do not wonder that you have made the mark you have in the great city which your college adorns, and throughout the entire country; and I join with all who know you when I wish you continued life and prosperity in your good work.

Yours truly,

JOHN S. WOOLSON.

From WM. T. BROOKS, Book-keeper for ORANGE JUDD & CO.,
749 Broadway.

MY DEAR MR. PACKARD:

* * * * Whatever may be said against business schools as a class can have nothing to do with you, for you do not belong to any class, but stand by yourself. I graduated at your college in 1862, and went directly into a bank, where I held a position of importance and trust for more than a year to the entire satisfaction of my employers. I left the bank to take a better position which you secured for me, as a book-keeper for M. Herzog & Co., a well known shirt manufactory, of this city—a place which I held at a good salary for fifteen years, and left only when the firm went out of business.

The place which I now hold you also secured for me, and if I have anything to say beyond what everybody knows, that you keep a good school and fulfil all your promises, it would be that no teacher, and no school of which I ever heard does the work that you do for your graduates. It seems to be a settled understanding on your part, that when a person becomes a member of your school, he has a life lease on your care and consideration. I do not speak only for myself, I know so many instances of your advancing the positions and pay of your students years after they have left you. I am sure there is no school or college in the land that has so firm and constant a hold upon its students as has yours.

Wherever you have a graduate or a former student, you have a warm friend: and it is simply the result of a cause. I know so many young men in this city who attribute their getting on to you, that it seems like the sheerest folly to speak of your school as anything but the grandest of educational efforts.

Yours sincerely,

W. T. BROOKS.

From MORRIS S. WISE, Attorney and Counsellor at Law,
291 Broadway.

S. S. PACKARD, ESQ.

Dear Sir: My experience of fifteen years in the profession of law has repeatedly caused me to appreciate the benefits derived from the instructions I received in your institution. My practice has been chiefly devoted to those branches of law which rendered a knowledge of the science of accounts a matter of supreme necessity, involving the examination of insolvents, the preparation of schedules of insolvent estates, as well as the superintendence and direction of the business accounts of insolvent concerns.

In fact, I do not see how any professional man can successfully pursue his practice without a fair knowledge of the branches you teach. I am acquainted with a large number of your graduates; and I never knew one to speak disparagingly of the school. On the other hand, I know of many who are proud to attribute to your excellent teaching the foundation of assured success in business.

There can be no question as to the feasibility of teaching the principles and practice of business in schools; and you, at least, have demonstrated it. Of course, it cannot be expected that all who attend your school should receive equal benefit, or that you are to supply brains where there are none; but I am very sure that your efforts in this sense do not suffer in comparison with our best seminaries and colleges. I, at least, am glad to bear personal testimony as to the beneficence of your labors, and shall never fail to wish you the full success in life you have so honestly earned.

Very sincerely yours,

MORRIS S. WISE.

From R. L. SHAINWALD, Secretary and Manager Tonite Powder
Company, San Francisco, Cal.

S. S. PACKARD, ESQ.

My Dear Friend: It is now sixteen years since I finished my course at your college, and the recollections of it have,

with the lapse of time, become hallowed; for outside of the benefits received in the technical education, and the fact that my start in life dates from your own act in placing me in a New York banking house, there are considerations of a more personal and tender nature. I allude, among other things, to your practical lectures from time to time, which seemed to spring out of an earnest love for us boys, and which were full of pithy advice, fastened by apt illustrations, and which tended inevitably to inspire us with better thoughts and better hopes of ourselves, and the future which lay before us. It always seemed to me that you knew a boy through and through, not only what he needed, but what he thought; and I can remember how this impression swayed me, and how anxious I always was to stand fair in your estimation. You did not seem to me in the ordinary sense, a preceptor, but more a beloved friend, who had a special interest in all I did or might do. And that thought has never left me to this day. Even in the accumulating experiences of a busy life, I have never taken a step or decided upon a rule of action that I have not wondered what you would think of it, or whether you would advise it. And what is true of myself I know to be true of others. Not a student of the college have I ever met, and I have met with many, even in this far Western city, who did not glow with pride at the mention of your name and that of the dear old college.

It is among the dearest of my thoughts that, as a boy, I came under your care, and that, as a man, I can still call you my friend.

Faithfully yours,

RALPH L. SHAINWALD.

From Post Master GOPSILL, Jersey City.

MY DEAR MR. PACKARD:

I had the opportunity of spending three months at your college, shortly after leaving my *Alma Mater* (Harvard University), in 1876, and I can truly say that I look back on those days as the best practically spent of my life. A man can, to some extent, learn Latin and Greek without a teacher, but who will pretend that he can acquire a real, thorough knowledge of the classics without the aid of a skilled teacher, whose life has been devoted to these studies? A man can get a practical knowledge of business in a business house, but how much better will he be prepared to compete with others if he has been carefully drilled by thorough teachers who have made the details and practice of business their life study! This practical every day life and work of the business man, which is so admirably carried on under your leadership, seemed to me so novel, and at the same time, so sensible and effective, that I could but wonder that the infection of it had not invaded our classical schools and colleges. Before entering your school I had plodded through several arithmetics, but did not get at the bottom of things as I was enabled to do under the direct, simple, practical teaching of your professors, who seemed to know not only *how* to teach, but *what* to teach—and that is an important thing. Book-keeping, of course, cannot be thoroughly taught in the ordinary school methods, while with you it is next to impossible not to learn it. I have met many of your gradu-

ates, and have yet to see one who does not place the highest estimate on the training received at your hands. To all who have gone out from you, "Packard's," is the synonym of fidelity and efficiency in education.

Very truly, your friend,
JOHN GOPSILL.

From J. J. HOWELL, of the Firm of Seely & Howell,
Exporting Factors and Commission Merchants,
14 Stone Street, New York.

MY DEAR MR. PACKARD :

It is now twenty-four years since I came to you, at Albany, a verdant country lad, with little to recommend me beyond an earnest purpose to gather the fruits of what I felt to be an exceptional opportunity.

The conscientious and careful training which I received during my six months' course proved a lasting benefit. The knowledge I acquired of accounts and of business usages enabled me to undertake, with confidence, the management of affairs which otherwise I should have been unfitted for; and to-day I feel that to you I owe, in large measure, whatever of success I have met in business life. Why should I hesitate, then, to say so; and why should you not have the satisfaction of knowing of the good you do? I have been more than pleased in recently looking through your institution to note the progress you have made in matter and methods. But I recognize that such improvements have grown naturally out of the increased demands for your special work; and, knowing you, I could have known that you would rise to the requirements of every occasion.

I am, with sincere respect, yours,
JNO. J. HOWELL.

FROM PROFESSIONAL CO-WORKERS.

From H. C. SPENCER, Proprietor Spencerian Business College,
Washington, D. C., and Associate Author
Spencerian Penmanship.

MY DEAR MR. PACKARD :

I am glad to learn that you contemplate a short European trip. You need the rest, and it will do you good. I shall never forget the pleasant incidents of our early acquaintance in the first days of your New York venture—days when Lusk and Williams and the venerable author of Spencerian were among your teachers, and when I used to take a hand myself, and enjoy it. I always felt that you knew what a Business College ought to be, and that you would realize your ideal. And I think you have done so in the school now under your charge, for you have assuredly won a substantial name in the great metropolis. There is probably no school better or more favorably known than yours, and none, assuredly, that is doing more lasting work. You hold the good will of all your co-workers throughout the country, and none more surely than that of,

Yours sincerely,
HENRY C. SPENCER.

Washington, D. C., April 2, 1881.

From R. C. SPENCER, President of the Spencerian Business College, Milwaukee.

For more than twenty-five years I have been familiar with Mr. S. S. Packard, of Packard's Business College, and deem it but simple justice to say that he has fully earned, and richly deserves the honor so generously accorded him of being the best representative in this country of the comparatively new department of business education.

As an author of books for the counting room, and for business instruction, Mr. Packard stands at the head. In the organization and management of business colleges he has no superior. With broad views and generous sentiments in his profession, he combines much originality, varied practical talents, and the most valuable experience. He fitly represents business education in the great commercial metropolis of the world.

ROBERT C. SPENCER.

From J. C. BRYANT, Proprietor of the Bryant & Stratton College of Buffalo, and partner in the Printing and Publishing House of Matthews Bros. & Bryant.

MY DEAR PACKARD :

The introduction of special instruction in matters relating to commerce by the business colleges of this country, marks an important epoch in the history of education. These colleges have developed and matured a course of instruction which is not only practical, but which enforces system in all the details of business. There is now an active and constantly increasing demand in business houses for young men who have had a thorough training in business affairs. The business college is an indispensable factor in the world of commerce.

Your New York college is conceded to be one of the leading business schools of this country, and you, as its head, have been one of the foremost in doing valiant and effective work in building up an honorable and enduring reputation in this department of education.

Very truly yours,
J. C. BRYANT.

From Hon. IRA MAYHEW, Proprietor of Mayhew's Business College, Detroit, and formerly Superintendent of Schools for the State of Michigan.

MY DEAR SIR :

Having been for more than twenty years acquainted with the business colleges of this country, I have learned that while the work of many of them fully justifies the use of this somewhat pretentious name, there are not a few that wear it unworthily.

A few years ago I spent a number of days very pleasantly in your college rooms, where I became acquainted with the arrangements and work of your institution, and I take pleasure in saying that, in my judgment, it ranks among the very best of its class in this country, and has contributed largely to promote the important work among us as a people.

Very truly yours,
IRA MAYHEW.

From FRANK GOODMAN, Proprietor of the Nashville Business College, Nashville, Tenn.

MY DEAR FRIEND PACKARD :

During my connection with the Bryant & Stratton chain of colleges for the past thirteen years, your name has always been familiar to me, and associated with it has been the universal acknowledgment of your devotion to the cause of Business Education, also your untiring energy, practical judgment and efficient labor in the preparation and improvement of work in the different commercial branches, making up our course of study. In all of these you have received the approval of your associates and of business educators everywhere.

Mr R. M. Bartlett, of Cincinnati, the old Commercial College pioneer, told me that he had watched your career from the time you left Kentucky to teach for him in 1848 to the present, and that, in his judgment, you had been the most efficient and successful man in the profession.

Many of your associates expressed themselves as indebted to you for valuable suggestions while presiding at our Cleveland Convention in 1879, and we were all disappointed that you could not be with us the following year at Chicago.

I have looked on you as the most practical educator, and your College as the best institution I know of ; and I have often thought I would visit your school, that I might be able to follow your plans and practices in my own. A student who has the advantage of your thorough course of training, practical suggestions, and kind admonitions, must be blessed indeed. You have my most earnest wishes for your continued health and prosperity, and my appreciation in advance of all that you may yet do for us and the world at large.

Yours very truly,
F. GOODMAN.

From GEO. SOULE, Proprietor Soule's Commercial College, New Orleans.

S. S. PACKARD, ESQ.

Dear Sir : For nearly twenty-five years I have been both a teacher and a student. I have made schools, school systems and school teachers a study. In twenty-nine States of our Union, and throughout Europe, I have visited and personally inspected many schools and colleges, regular and technical, and have examined their *curricula* and appointments, and their general management. Among the many Business Colleges visited was yours ; and I am pleased to say, that in all the requirements of a first class business school, I found your institution fully up to the highest standard, and doing its appointed work faithfully and well. And I desire also to say that, as an author on commercial science, the name of S. S. Packard occupies a high place. Your book publications on the Science of Accounts, and your miscellaneous writings in behalf of the great cause of practical education, rank high, and will be food for thought long after the brain that gave them to the world shall cease to act.

I wish you, in all things, the full success you have so surely earned.

Very truly,
GEO. SOULE.

From J. H. GOLDSMITH, Proprietor of the Goldsmith's Business College, Detroit, Mich.

MY OLD FRIEND PACKARD :

* * * * Do you mind if I say that I have known you for thirty years, ever since your connection with Bartlett's Commercial College of Cincinnati, and that I do not believe a more conscientious and honorable man exists in our profession? You have had just the training, as you have the natural ability, to make you a successful teacher and author, and I do not wonder at all that you have made the record you have in our greatest city. I have used your various works on book-keeping, as they have followed one another, and find them always meeting my best expectations.

I trust your trip abroad may give you the increased vigor that comes from healthful rest and recreation, and that we shall see the effect of it in your renewed labors.

Respectfully,
J. H. GOLDSMITH.

From J. E. MUNSON, Author of Munson's Phonography.

MY DEAR MR. PACKARD : March 28, 1881.

* * * * I have had recent occasion to know something about the work that is being done at your school, in the matter of phonography ; and can say, with certainty, that those of your students whom I have tested, and whose work I have seen, are correctly and efficiently taught, and are in the way of becoming good short hand reporters. I do not know of a more conscientious and capable teacher than Miss Hill.

Yours truly,
JAMES E. MUNSON.

From D. R. LILLIBRIDGE, Proprietor of the Bryant & Stratton Business College, Davenport, Iowa.

MY DEAR FRIEND :

* * * * I attribute my success to the careful training received at your College, from which I graduated, in 1864. Since when, I have been teaching in the Bryant & Stratton Colleges—the last eight years as principal and proprietor of the Davenport Business College, which is now a large institution, employing ten teachers, and has upwards of three hundred students. We use your text books, and always have. We consider them standard authority—the very best works upon the subjects they treat of, and destined to hold their place in the estimation of thoughtful and conscientious teachers.

Yours faithfully,
D. R. LILLIBRIDGE.

From D. L. MUSSELMAN, Proprietor of Gem City Business College, Quincy, Ill.

MY DEAR FRIEND PACKARD :

* * * * I am pleased to know that you contemplate a trip to Europe this summer. You need the rest, and all your friends will be glad to hear that you are to take it ; for we need the renewed inspiration in our work, which your improved health will secure to us. Myself, with many thousand others who are among the younger and middle aged class of teachers and students, have long since learned to

love and revere your name—not merely as one of the founders of the modern business school, but as one who still continues in the labor among the foremost of our live teachers. I have not language to express to you my full appreciation of your labor as a public educator, but trust you will not be offended if I repeat to you what I so often say to my students, that S. S. Packard has done more than any other man to advance the interests of practical education, and that he stands at the head of Commercial College men of to-day.

Fraternally yours,
D. L. MUSSELMAN.

From G. A. GASKELL, of the Jersey City and Manchester (N. H.)
Business Colleges ; Author of Gaskell's Compendium.

Dear Sir : For the past seventeen years I have been one of your warmest admirers. Your text books have been used in my schools, and I have grown into the belief that Packard's Business College is the representative school of its class in America. Its course of instruction is so admirably arranged, as to embrace all the essential business studies ; and one proof of its efficiency, is the adoption of your methods in every good commercial school in this country.

And beyond this, you are known and appreciated as one of the readiest, aptest and most potent of all the champions of our cause. Your pen and your speech are ever ready to do work for our specialty, either in counsel or encouragement ; and I think there can be few among your contemporaries who have not been inspired and encouraged by your kindly words and acts. I am rejoiced that you have decided to go abroad, knowing, as I do, that you need the rest, and feeling assured that we shall all profit by your observations and your renewed vigor.

Very truly yours,
G. A. GASKELL.

From H. E. HIBBARD, Proprietor of the Bryant & Stratton
Commercial School, Boston.

MY DEAR MR. PACKARD :

I hear you are soon to leave New York for an extended tour abroad, and I deem it a great pleasure to wish you a speedy departure, and a safe and pleasant voyage ; and I trust you will fully rest from the exacting duties which your very active life for the past twenty years as teacher and author has necessitated.

Your work in your school has long been the admiration of all teachers of commercial studies ; and the various publications which you have contributed to the cause of business education, have carried your name far beyond where your journey will end.

It is quite usual with us to keep all our good words of praise for obituary notices, but I believe in the case of teachers the practice is wrong ; therefore, I have been moved to say this much to you while I have an opportunity, that if it will, it may encourage you to go on working in your chosen sphere with the consciousness that the high order of your accomplishments are thoroughly appreciated.

Yours truly,
H. E. HIBBARD.

From H. B. MCCREARY, Proprietor of the Bryant & Stratton
Business College, Utica, N. Y.

DEAR MR. PACKARD :

I wish I could express to you in words the feelings I have toward you as a leader and coworker in our field of labor. I can simply say, that you have done so much for us, and, through us, for the cause of practical education, that we can never repay you. To those of us who have known your earnest labors, to me personally known for twenty years, it seems that no one can be ignorant of the position you have won and hold. To us, our text books which continually speak of your genius and fidelity, your suggestions and neighborly courtesy, your manly defence of our specialty by word and deed, all these remind us of our obligations to you. I am sure there is not in any American institution of learning, a man who is to be credited with more intelligent labor in the interests of young men, than S. S. Packard ; and any young man who fails to be greatly benefited by contact with your excellent institution, has surely but himself to blame.

Ever gratefully your friend,
H. B. MCCREARY.

From J. A. TASKER, Proprietor of the Bryant & Stratton Business
College, Montreal, Canada.

S. S. PACKARD, ESQ.

Dear Sir : You have a reputation beyond the limits of the United States, as a leader in commercial education. The practical work you have accomplished, both as a teacher and an author, is well known in the Dominion of Canada, and as surely appreciated. I need hardly say that your works on theory and practice of book-keeping are extensively used in Canada.

Yours very truly,
J. A. TASKER.

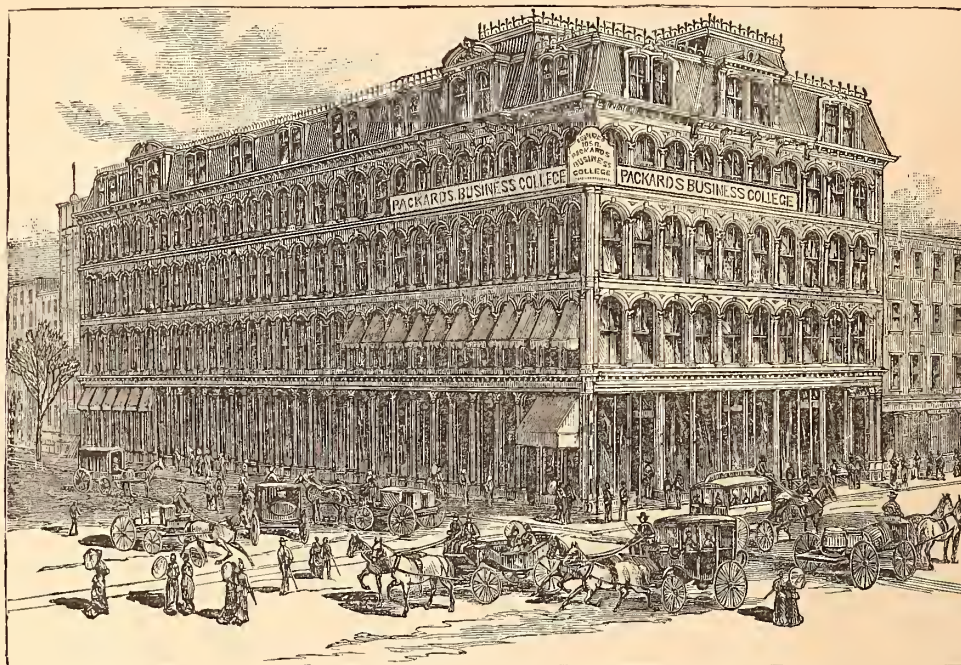
From CHAS. CLAGHORN, Proprietor of the Bryant & Stratton
Commercial School, Brooklyn.

MY DEAR FRIEND :

I heartily join with your hosts of friends in wishing you a safe journey to the "other side," and a pleasant time abroad. You need the respite, and we need the results of the renewed vigor it will give you. In the twenty-five years of my connection with you as student, assistant and associate, there has been a constantly growing appreciation of your work as teacher, author and benefactor. We have needed better ideals in the work before us, and you have furnished them ; we have wanted a higher grade of text books, and you have filled the emergency ; we have felt the necessity of presenting our claims in a suitable way to the public, and your pen has ever been ready, and your championship bold, manly and conclusive. In a particular sense, you belong not to one school or locality, but to every school and every locality where inspiration and help are needed in our cause, and your highest success in all your efforts must ever be grateful to us who are your coworkers.

Sincerely yours,
CHAS. CLAGHORN.

PACKARD'S BUSINESS COLLEGE,



METHODIST BUILDING, 805 BROADWAY, NEW YORK,

For the education of men and women, boys and girls, in business branches, viz. :

BOOK-KEEPING, ARITHMETIC, PENMANSHIP,

CORRESPONDENCE (INCLUDING PRACTICAL GRAMMAR),

COMMERCIAL LAW, POLITICAL ECONOMY,

and the details of business ; to which is added as special studies, GERMAN, FRENCH, SPANISH and PHONOGRAPHY.

This College was established by its present proprietor in 1858, and has grown to be the recognized business school of the metropolis. It has a genuine Faculty of experienced teachers, a carefully graded and efficient course of study, and has lived long enough and done work enough to have a record of its own. This record is set down, in part, in the preceding pages under the head of "What People Say." It is, in short, a downright, honest institution located in the very business centre of the metropolis of America, with unsurpassed facilities as to rooms, appliances and methods, and is doing its share in building up young men in the right way of thinking and of doing. Its mission is not merely to make book-keepers and clerks, but self-reliant and efficient men and women, equipped for the varied requirements of practical life.

The school is in daily session (Saturdays excepted), from September 1 to June 30. The price of tuition for the commercial branches is \$45 for a term of eleven weeks. Persons desiring particular information as to processes and regulations will please address the principal,

S. S. PACKARD, 805 Broadway.

when this man feels like saying hard things about Calvinism, something whispers, "Mr. Thomason and his wife were Calvinists;" and then he says: "The tree that could bear such fruit may not be of my choice, but it must be, after all, a noble tree."

And here, young gentlemen, is the second word I want to say about hard pan. Your life is still before you. It will be a great wonder if you do not hear enough to shake all your heart to its centre about the hardness and selfishness of the life through which you will have to fight your way. Believe me, when I say that in the light of this man's experience who came here a stranger, it is simply the noblest and most generous manhood you can find to-day on this planet; and if you will but try to be as good as the best, you are sure to find plenty of men and women who will be just as generous and true to you as these were to my friend. You have guessed, of course, that this man was poor, but with a purpose in him to rise, if there was any chance. I might as well say just here that he is about as well to do now as he cares to be, and has no reason to believe he has not risen. But this is what I want to say especially, that he had to dig down to hard pan for his foundations. He got such work as he could do best, while he was holding that cluster of lilacs in his hand; but this work stopped in about a month, and then, as there was nothing else for it, and the work would start up again, he came down a peg, and took a job to carry a hod for the masons; and I have heard him say that having to go through a hole with his load, full of ragged angles, he had more perfectly new and original bumps on his head at the end of the first week than phrenology ever dreamed of. Then he turned to harvesting, and when again his own work was no good in the fearful panic of 1857, he broke stones on the turnpike and dug a well, and it would be hard to say what he did not do, because he did not care one cent what the job was if it was honest work; and a dollar a day meant independence, while to fold his hands and say, I will let others help me, meant such beggary as he could not endure even to think of. Self help to him was the best help in the world. A dollar put into his hand he did not earn, would take out of his heart two dollars' worth of striving. I have heard him say that men may sink so low as to badger their friends in Washington out of their wits, almost, to get them an office they know they cannot fill; he had no friends in Washington, but he had ten in his ten fingers, and these pulled him through, and this he calls and I call getting down to the hard pan.

I call you *young gentlemen*; it is the noblest title I can give you. You mean when you get through with this school to make the title good. You will enter the professions, or be merchants, or do something else in the line of your education. Believe me when I say, that while I wish you all success, you will fail to deserve your title, if when you fall on evil days and have to come down, you do not take hold of anything a man may do, and live by that until you can do better, rather than hang round this great friendly

American manhood, so that you may not soil your hands. The man who carries a hod or breaks stones on the pike for such reasons as my friend had, is a truer gentleman than any who go round picking up ten dollar bills or getting petitions signed for an office, when he is well able to help himself. The office should always seek the man; the other way is as much out of tune as it is for a woman to court a man and ask him to become her husband.

My friend did go back and stand again at that turn of the road just fifteen years from the time he turned away with those tender things in his heart, and as I have hinted, no one had to pity him and say, poor fellow! It would be a very pretty story, if I had time to tell it, of the way he found his old mother sitting in the same old chair, and how she cried over him for gladness to see him again, and said: "My lad, thy face has changed so that I hardly knew thee, but that is thy voice, just as I have heard it all these years." What I wanted to say is this, that hunting up his old companions, he found the years had done their work on them also, and made their mark for good or evil, as they do on us all. That the one who had the very best chance had done worst of all. He was parted from his wife, and bloated with drink, and drifting down to the grave in his prime; while another, who had come up in the workhouse, with no more care than a dog, had been over the year before to see the old place, in a great passion of tender memories, at the thought of his mother, who died there when he was a child, and now he was a gentleman, in speech and presence, and a man who had carved out a fortune. Nor was it hard to find how these men had changed places from the dunghill to the throne. He could remember how the first intimations of the drift in the one had set in before he left the place. He was a sunny hearted, easy going fellow, who, as we say, was nobody's enemy but his own; only this means, as a rule, that you are nobody's friend in a good and true sense. He could sing a song well, and tell a story, and loved to take his dram; on the sly at first, and then in the open. He did not like to work steadily at one thing; he married the wrong woman, and she disgraced him, and so he went down. The other ran barefoot to catch a chain one day for a surveyor, who said: "You are a handy fellow; I can give you a job." He rose to be a civil engineer, and so got his rank and his fortune. It was bitter hard work now and then, but he was on the hard pan, and built up his life day by day, and the difference in these lay in this diverse conduct of their life through some twenty years. The one man, I believe, is now in his grave; the other is in his mansion, sleeping as I talk to you, with his family about him, and the blessing of heaven on the home. These were among the lessons that the years had struck out in two human lives, of building on the rock and on the sand. It is what I have to say to you, young gentlemen, about the conduct of your life from this day to the day you get through. We make the best or the worst of it as we turn at the fork of these

ways; the choice lies with you as I am talking. You have come here with your mother's kiss on your cheek, with the Bible in your trunk she gave you as you left, with the sweet nurture of your home in your heart, with clean ways and a fine ambition, and the rest will be as you make it. When the king would improve a great fortress, and had drawn up a plan, he sent for a wise old engineer, and said: "What do you think of that?" "I think the fortress as it stands," he said, "is simply impregnable, but with your majesty's improvements, I could storm it in a week." Your youth, as you sit there, fresh from your good homes—the very best homes in the world—is like that fortress. Hold on to the old, sweet ways, and you may defy the world. Let this city get at you with its lures, to improve the old, strong life out of you; let some men you will meet teach you their fatal lessons, and then comes the peril. Hold fast to the hard pan of good conduct; be as clean and true as if you were sitting all the while with your hand in your mother's hand, and then I will answer for you so far that you will be men of a good name, and so far as God will, of a good fortune.

We get down to hard pan again when we find that to do in this world, for our day's work, which we can do best, and for this the education you will get in your school is sure to be a good preparation, if you think of it as a means rather than an end. I knew a young gentleman in Ohio, who went through college, and might have gone into one of the professions, with money enough to start him, but he said: "No; I will be a farmer—I like that best," and he is the best farmer in his section. I was making a call the other day, and a good mother said: "What shall I do with this boy of mine? He cares for nothing but bugs, but for these he has a perfect passion, and fills the house with things he finds in the grass and the trees." "That boy of yours is all right," I said, "so long as he does not have a passion for humbugs; he has the making in him of a noble naturalist. See that his education does not slay his passion, and I will answer for the rest."

It was a great trouble to Michael Angelo's father that he would be a dauber with paints and a mason. Michael Angelo's father would never have been heard of if the boy had not been true to his gift. "I am sadly disappointed in my sons," old Fairfax said; "I made one of them a soldier, and he turns out a justice of the peace, and trained the other to the law, and he turns out a parson." Now, you will find out what you want to do with all your heart by the time you are through this school, and then the good of it lies in getting down to hard pan. A good farmer or mechanic who loves his work has a better time than a poor lawyer or doctor who only clings to his profession because it gives him a certain rank and station; and the man who can make a good horseshoe and set it on well, serves both God and man better, in my opinion, than the minister who preaches sermons nobody wants to hear. I know that, because I have done both. You get down to hard pan, then, when you take hold of that you like to do best, and put your life into your work. Hear what the poet says:

An honest hand that gets you bread,
 A heart that keeps content,
 These are your wealth, and in their stead,
 What better can be sent?
 For think not toil and that hard strife
 Which honest labor brings
 Can blur the beauty of your life,
 Or lose you happier things;
 Believe me, you can win a zest
 From any true employ,
 As 'twere a whetstone at your heart
 To give an edge to joy.

It is the one great trouble of our time that we cannot come down to this hard pan of good, honest hard labor, if that should be our best hold, as we say, because society says one thing while our nature says another. It is filling all our cities with men who have to hold on by the skin of their teeth, and all our land with tramps.

Shall I go on to say that I think this hard pan is found again in a certain quality of patience, through which we can work right on, and wait for the time when we shall begin to see the good of it all, whether that comes soon or late? It is a vice of our time and country that we so seldom work on long lines, but want to reap our harvest the week after we have sown our seed, and forever nourish the notion that if we fail to catch one thing on the wing we shall succeed with another. But is this not the truth that success means what the good apostle calls patient continuance in well doing, and that well doing turns on what we can do best? Nor should we ever say of a man who has done well, "it is more by good luck than good management," because that rule we can trust as we trust our right hand. Good luck *is* good management. Take the most successful men in this city, who have lived out their life, and this is what you are sure to find, that they were men of a vast patience with what they took in hand, and a vast endurance. A. T. Stewart was one of these men; his superb business was the creation of his whole manhood, and was built up patiently as a bee builds its cell, and then stores it with honey. He was the life of his enormous business to the minutest point, and it was his life to do his great stint every day, and now that he is dead and gone, no man living and working at the business in his name is so intensely alive in that great store as A. T. Stewart. His presence still pervades and his spirit still inspires all that is best in the concern. Commodore Vanderbilt was another of these patient men who work at things through a lifetime, and turn them all to account through steady striving; yes, and draw their life at last from what they do. I have such and such things to do, he said to my friend, Mr. Ogden, when he was quite an old man, and when I get them done, if I can find no other big job to do, I shall die; and this, I believe, was about the truth of the old man's end. That is a very touching story to me of the young man who went to see Charles Dickens to show him some drawings, and see if he might not illustrate the great novelist's books. He went away disappointed and sad, I suppose, but not to sit down and fold his hands. He wrote for the magazines; did anything he could do, with pen and pencil, patiently and persistently. At last he felt his time had come to do something better—

wrote that wonderful book, "Vanity Fair," and from that day Thackeray divided the kingdom with the man who had kindly refused his drawings. So George Eliot did journey-work for the booksellers for many a year, translating from the German, working and reviewing anything she could do, patiently waiting. Then, I remember, as I was one day reading a new number of *Blackwood*, I started, and stood wondering at the beauty of a story, and said to myself, here is a new voice speaking; this writer will win a great place. She has won the first place among the women of our day in letters, and the long enduring patience of the woman is at the heart of her success. I had a neighbor who was one of these wonders of patience, linked in to hard, steady work. She lived on the cold shoulder of the great moors; her home was as bleak as the hill; and her life as bleak as the home. She tried to write a book and failed; tried again and failed; but kept on trying, a poor, little, timid, short sighted woman, with great rough burdens to bear, such as, thank God, are seldom laid on such delicate natures. She wrote a book, at last, she felt must succeed, or she must die. It was printed, and stormed the whole English speaking world. She was the most famous woman of her day also, and this patient continuance in well doing lies within the secret of her success.

Hard pan lies in this again, that in what I do I shall maintain the very soul of integrity, and feel quite sure of this, that whoever wins a fortune or a good name only, those who make clean money and do clean things, like the Adamses of New England, keep them; and that man is eternally rich who dies with just enough to bury him; who has held his own—a true man to the last breath; while that man is eternally poor who dies worth his millions, and is encased in marble, if there is a mean and dirty dollar in his pile. We say such and such men were worth so much; they were not worth anything if it is not clean money; and these we say died worth not one cent, but if they were the men I am thinking of, they were worth more than all the money you can find on Wall Street, between Trinity Church and the river. Ernest Jones, the English radical and chartist, had a rich old uncle who loved the young man, but hated his cause. He sent for him one day and said: "Ernest, I am an old man; I want you to succeed to my estate. You shall have all at my death if you will give up those people and become one of us." It was a tremendous temptation, as it would have been to some young men. He was poor as a church mouse; his name was a byword and a hissing; he lived in perpetual danger of the prison; he was in prisons oft. But to give up the cause he fought for—some better hope and a fairer freedom for the working men of England—would have lapped him in luxury. He said, sadly, "Uncle, I cannot do it. I must be true to my own soul; I cannot sell that." He went his way back to the bitter hostile world again, to bread and water and the prison, and the old man left his estate to his gardener.

I trust and believe that those who have the care of you again will see to it that in getting

your education, you do not lose your robust and healthy life, and so turn out like a lot of sprouted potatoes in a dark cellar. That friend of mine counts these among his choicer blessings, that he has always been able to sleep eight hours in the twenty-four; to eat three square meals a day; to walk long stretches on his own legs; to keep on the sunny side of the way; and to know what old Sam Johnson meant when he said, the man who does not begin by caring for his digestion, is likely to end by caring for nothing else; or to say, sadly, with the great statesman, as he looked down on his swollen and gouty limbs, "if I had imagined, when I was young, that you would have to carry a lord chancellor, I would have taken better care of you than I have done." Now, if you will only keep well and strong, as you go through this school, your education and training will be sure to make you finer men, as well as to fit you for the work you intend to do. The old hunter in the rocky mountains said to Francis Parkman, "we can tire down the Indians, but you men who have come out of those schools, can tire us down—you have something to draw on at the last pinch, we know nothing about." It was this fine character, which can come to us through books and training, and the splendid life of a great city, beating through one's heart every day; it is that toughness, as of tempered steel, we had to notice in the war, when the slender, thoroughbred men of the cities, beat the young giants of the prairies and the backwoods, in endurance and inexhaustible pluck. I remember, once, when I crossed the Atlantic, in the calm, bright weather, how we would sit on the deck and watch the beautiful steamer speeding along, while the captain laughed and joked with us, as a man out on a frolic, until we thought it could be no great matter to run a Cunarder, if you only knew the ropes. But this side Cape Race, a great storm came down on us, and all night long we heard the cries of those in command, and the hard tramp of the men on the deck, fighting the tempest for our lives. The great steamer could not face it, she had to be turned round and to beat back, while still the seas broke over her, and when the morning broke and I staggered up the stairs, there was the captain, holding fast by the ropes, watching the tempest with steady eyes. He had been up all night fighting his stern battle; he saw my face, and with a swift light of laughter in his eyes, shouted, "Don't come on deck; if this storm gets one grip on you, she will drive you through the bulwarks, and a man of your girth will make a hole big enough to sink the Batavia, as sure as fate;" so we grinned at each other for the excellent humor of it, and I went back. Now there was a man who was all the more a man, when the demand came for his stores of unexplored courage and character. I said to the old chief of these ships, in Liverpool, "How is it, you have never lost a life?" "I do not like to talk about it," he said, with a beautiful humility, but here was a hint of the secret, in this quiet, steady, all equal captain, who could fight that storm through such a night, and then, in the gray morning, crack a joke on the head of a minister in good

standing. Such storms, my lads, you will have to face in some shape. I want you to see to it in these years, that you lay in great stores of reserved powers. It is easy enough, in ordinary times, but the times that try men's souls will be your days of judgment, and to fail then is final.

Young gentlemen, your life is before you, while mine is well on in its afternoon; may I not let my age plead with your youth, that when you come to where I am, you may have less to regret and more to be proud of than the most of us, who stand in the long shadows? You are to be the husbands, please God, some day, of good, true women; the fathers, I trust, of splendid children; and citizens of the very noblest land and nation, as I believe, on the face of the earth and in all the ages. I have told you the story of that man who came here so long ago, poor, and a stranger, and with that doubt in his heart, as to his welcome, and what befel him within a month, that you might get some idea of the vast genius for friendship and fellowship which lies waiting all about you, and this was not for a month, but for more than thirty years. I have touched the story of those boys who came to such diverse fortune, through turning to the right and the left.

I give you credit for a sweet and wholesome bringing up in the good old home, and bid you see to it you do not give up your birthright. I bid you do at all costs, what you can do best, let it be rough work or fine, to hold on with patience and work on long lines, to take care of your health and not barter it away for learning, or use it up in folly, and to lay up grand reserves of power of character, and of all that makes a man, for the days which will surely come to search you to the very marrow of your bones and the centre of your soul. Then, when you also come to these solemn searchings of life and time, you need not fear. It will be with you as it was with one of our citizens, who was minister to London. When our bonds were in debate, an old merchant went to see him about them, and then went back to his committee and said, "Gentlemen, it is all right, I move we take them, the American minister says they are good, and I see a hundred cents on the dollar written all over his face."

But fail here, disregard such lessons, take the drift down, and it shall come to pass as the years come and go, that this record of the evil and sin of them shall write itself over the fair, sweet lines I see as I look at you, and hide them all away; and it may be then with you as a friend told me it was with one whom Mr. Lincoln met one day, as they were walking together in Washington. He took one swift, keen look at the man as he passed, and then whispered to my friend, "if the Almighty writes a good hand, that man is a scamp."

REV. MR. LLOYD'S ADDRESS TO THE GRADUATES.

Young Gentlemen:

You must see the great disadvantages of my position to-night. I stand between two great lights. A speaker, more remarkable for the

character of his rhetoric than the accuracy of his scientific knowledge, once speaking of the blessings of sunlight, exclaimed: "My friends, if the glorious sun were taken out of the firmament, we should have no light left but that of the pale, silvery moon." Well, the sun has just sat down; but the light of genius, flashed forth in the words to which we have listened, still lingers, and I trust you will see me, not in my own pale light, but in its splendor.

We are, also, to be addressed by one upon whose brow the blushing honors of a recent election to the high office of United States congressman gracefully rest. I wish to congratulate you, our country, and Brooklyn especially, upon the election of J. Hyatt Smith. He is a clergyman, doubtless deeply imbued with the missionary spirit. Now, where, from the North Pole to the Equator, could fitter subjects be found for missionary labor than in Washington and its congressional halls?

What with Mr. Collyer preceding me, and Mr. Smith to follow, I am certainly to be pitied. But I am relieved by the thought that I am not addressing this great audience, but simply speaking a few words of counsel and cheer to you, who, having finished your course of commercial study, are now to prove the claims of this college sound by practical and successful work. A friend of mine was one day looking at the Corliss engine. After awhile, he said: "This is the workingest thing I ever saw in my life." The remark was more expressive than elegant. That engine is the supremest triumph of engineering and mechanics. It is a magnificent tribute to the mind's mastery of matter—to man's subjugation of natural forces. As I looked at it, I recalled the stories that fascinated my boyhood, of mighty magicians, who, by wizard spells, forced the genii of earth, air and sea to do their bidding. There seemed to be a soul in that engine, yet the practical remark of my friend expressed its worth more than any poetic revery. It is a working thing. It accomplishes the purposes of its constructors.

The text the present age applies to all things is, "*Utility*." Is it a book—a religious theory—a school—a church—an invention? The question is put, What does it teach? What is its practical value? What does it propose to do? Does it do it? If it does, all right; if not, why, it is left behind and drops out of sight. There was a time, for instance, when men held the church in reverence as peculiarly a divine institution. The words of its accredited teachers were received unquestioningly, and its dogmas were swallowed, as men take a physician's prescription, without inquiring as to the ingredients. But now the value of any church is tested by the work it does. Men will say, "Show us the people by your church made better; the dishonest made honest; the infelicitous homes made happy; the hard and uncharitable souls made gentle and kindly. Without these proofs that you are doing divine work, your grand architecture, costly services, superb music, eloquent utterances, are only parade shows."

Now this same text we apply to this com-

mercial college. It is claimed for it, that its course of instruction, carefully, conscientiously studied, will fit the student for thorough practical, and, if he will, successful business life.

I assert that its claims are abundantly vindicated. Numbers of men, prominent in the business circles of our country, are proud to acknowledge their indebtedness to Packard's Business College. I am aware that objections are urged against this and kindred institutions. It is said, "There are clerks in abundance. The supply is greater than the demand. There are millions of acres in this land waiting for the tiller, while there are thousands of capable accountants and penmen out of employment." Again it is said, "There is a growing indisposition on the part of young men to learn trades, or to become mechanics, artisans and farmers. It is considered ungenteel to labor with the hands. The working-man's garb is not held to be as honorable as the clerk's cloth suit." There is some truth in this. It is one of the prejudices and weaknesses we are in danger of copying from European society. There is a growing divorce between our American theories and our practices in this, as in some other things. We talk eloquently of equality, of the dignity of labor, of manhood, as the only true nobility; but, in practice, we are as snobbish as some other people. I have no sympathy with this shoddyism. Neither do I think that any such foolish prejudice is fostered by the discipline of this school. On the other hand, a man who becomes a farmer or a mechanic, will be a more competent or successful one for a course of study such as is here taken. It qualifies rather than disqualifies for any sphere of labor.

All honest work is honorable. Idleness is contemptible as much in the investor of millions as in a tramp, lounging in foreign cities or skulking on the highway. Thomas Carlyle says: "Know thy work and do it, is the latest gospel of the world." One of the things, young gentlemen, this college aims to do, is to aid you in finding out your work, and equipping you to do it. An older philosopher than the sage of Chelsea has said, "Whatever thy hand findeth to do, do it with thy might." That is, work with energy. What do you need to reach success? What? You need resolve; you need purpose; you need heart; you need hope; you need enthusiasm; you need perseverance; you need the power to say—aye, and to mean it—"I WILL!" This is the steam in the engine, and the most "workingest" machinery in the world is useless without it. Do the work that lies nearest.

"Work for the good that is highest—
Dream not of glory afar;
That glory is ever the highest
That beams upon men as they are."

Young gentlemen, you are living at a time when great questions agitate and throb through the veins of the body politic. One of the gravest questions—one which daily grows into greater proportions, and wields mightier power—is that of the relations of labor and capital. It is a question that makes crowned heads rest uneasily. It came near deciding the question of our late presidential election. Men who make a

trade of anarchy—stormy petrels, whose wings float ever over the waves of social storm—would gladly see these meet in destructive, suicidal strife. Could I, through you to-night, reach the ears of the toiling masses of our land, I would cry, "Shut your ears to all who would counsel violent disruption of present social conditions. Shut your ears to all eloquent incendiaryisms. Rely on yourselves. Honor yourselves, and all men will be forced to honor you. Remember that every blow struck at the bidding of a demagogue recoils upon the striker." Recently, I addressed a meeting held under the auspices of an organization of artisans, whose symbol is an uplifted arm, grasping in its hand a hammer. To me that hammer represented labor, and the arm that wielded it the capital which employs labor. Neither can exist without the other. Woe be to the man who would move the hammer to smite the arm that uses it; and woe be to the arm that will not recognize that without the hammer its strength and sinews are vain. Remember, young men, that the interests of labor and capital—of employer and employed—are as close and inseparable as of soul and body.

But I must hasten to a close. My young friends, you are going out into the world to take the places of those who are ready to leave it. Two doors are ever opening in this world—one into its arena, its activities, its struggles; the other, *out of them all*. Through both of these doors multitudes daily pass. One and another disappear—the world moves on. You must step into the vacant places. There is one figure of entrance into life's work, which has, by its fitness, woven itself into the texture of common speech. It is the figure of a ship. We speak of young people as "launched into the sea of life." Like ships, you sail forth to-night. It is a dangerous sea you venture on. Many a hidden rock—strange and perilous currents—will threaten you; but you may pass all safely. Carry plenty of the ballast called "common sense." Keep the compass all right; that is, keep your conscience erect and clean—follow it always. Let rectitude hold the helm. Be yours the resolve to do right, cost what it may.

Wistful eyes and loving hearts watch you as you put out from the shore. What hopes, what fears, what prayers, what tears have blended in your building! As you sail out, soft voices murmur over each of you:

"Our hearts, our hopes, are all with thee;
Our hearts, our hopes, our prayers, our tears,
Our faith triumphant o'er our fears,
Are all with thee—are all with thee."

Sail on! Sail on! And may you all escape the perils that lie beneath the wave. May you pass by every eddying whirlpool and every false light on the shore; and at last, laden with the rich argosy of a well spent life, calmly sail into the golden sunset.

Rev. J. HYATT SMITH, upon being introduced, paid his respects to the audience and to the college, and begged, on account of the lateness of the hour, to defer his address to November 19, 1881.

LIST OF GRADUATES.

JAMES P. LAVERTY,
FRED. L. WHRITNER,
DAVID J. GOULD,
JACOB LEULY,
HENRY N. POPE,
MAX MÜLLER,
THOMAS TORRES,
PETER HEMMER, JR.,
ERNEST F. LUTTERS,
JAMES MCCORMACK,
THOS. W. CORNELL,
EDWARD D. VERPLANCK,
P. G. ACKERMAN,
GEO. H. ACKERMAN,
A. M. AROSTEGUI,
CHAS. I. PROBEN,
LOUIS B. KNICKMANN,
NEHMY WATERMAN,
JOHN ALBERT BOGERT, JR.,
J. EVERETT HASLER,
FRED. TIETJEN,
ARTHUR DUNCAN MOIR,
WM. W. MACFARLANE,
MOSES LEVY.

[From the N. Y. Tribune, Nov. 19, 1880.]

The exercises of the twenty-second anniversary of Packard's Business College were held last evening in the Academy of Music. All the seats in the building were filled with friends of the twenty-four graduates and those interested in the institution. Among those present were Judge Noah Davis, Judge Larremore, Judge Wandell, President Hunter, of the Normal College; Henry Kiddle, ex-Superintendent of the Public Schools; Bishop Harris, Wm. Wood, Assistant Superintendent Calkins, D. T. Ames, Postmaster Gopsil, of Jersey City; Rev. Dr. Fowler, Professor D. B. Scott, Professors Hibbard, of Boston; Sadler, of Baltimore, and Claghorn, of Brooklyn.

Rev. Dr. J. M. Reid, of the Methodist Missions, pronounced the invocation; the address to the graduates was delivered by the Rev. William Lloyd, and a brief speech was made by Rev. J. Hyatt Smith. The principal address, which we publish herewith, was made by Robert Collyer, who was introduced by Mr. S. S. Packard, the head of the college.

[From the New York Sun.]

STARTING IN LIFE.

PACKARD'S STUDENTS RECEIVING THEIR DIPLOMAS IN THE ACADEMY OF MUSIC.—APICULATED APHORISMS OF THE REV. ROBERT COLLYER.

The lobbies of the Academy of Music were crowded with keen eyed young men last evening. They were students of Packard's Business College, who were on the threshold of a business life. The auditorium was packed from pit to dome with friends and relatives of the students. Intellectual dignitaries filled the proscenium boxes, and five hundred well dressed ladies were ranged in the dress circle. A hundred or more well known gentlemen were seated on

the stage. Twenty-four graduates, with immaculate white ties and kid gloves, were grouped on the right, beneath sham trees and foliage. Three stands covered with flowers were conspicuously displayed. The Twenty-third Regiment band filled the theatre with music. After prayer, Mr. S. S. Packard, the President of the College, thanked his friends for the interest manifested by their attendance at its annual reunion. He introduced the Rev. Robert Collyer, who, he said, would address the students on "Hard Pan." The contrast between these two self made men is very great. The Rev. Mr. Collyer has the physique of a Quincy Adams, and Mr. Packard that of an Alexander H. Stephens. The Rev. Robert Collyer has a fat, ruddy face and massive features; Mr. Packard has deeply sunken eyes, blue as indigo, high cheek bones and a sallow complexion. Both are clean shaven. One is a type of a self made American, the other a sample of a self made Englishman. Both betray their nationality in their speech. Both are great and good men, physically and intellectually, and both are making their mark on the country at large. Collyer is lecturing throughout the country, and under Packard's training the rising generation will undoubtedly patronize, if they do not appreciate, his lectures.

The Rev. Mr. Collyer began his address by referring to incidents in his own life. He said that he had worked on a farm, carried a hod, shod horses, broken stones on a turnpike; had reaped and cradled grain, dug a well, cut wood, and had preached sermons that nobody wanted to hear. His wonderful success had been achieved by pure grit and honest industry. You must dig down to "hard pan," he said, to lay a foundation for fame and fortune. The reverend gentleman seemed to have drawn the most of his inspiration from Poor Richard's almanac. His apiculated aphorisms may be grouped as follows:

Any kind of an honest job is better than no job at all.

Take a dollar a day for your work if you can get no more.

A man's best friends are his ten fingers.

When evil days come, as evil days will, no man deserves the title of gentleman if he does not take honest work to do, regardless of social influences.

When country boys come to the city, if they will hold on to the old sweet ways they can defy the world.

Keep your grip on the hard pan of principle and good conduct, and you will be men of good name and good fortune.

When a boy fills a house with bugs he is all right, provided he don't run after humbugs. He has the makings in him of a great naturalist.

A good farmer is better than a poor doctor, and a good horseshoer is better than a bishop who preaches sermons that nobody wants to hear.

A good day's work of what you can best do is the hard pan to which all must come.

Society says one thing, and nature says another.

Work is good medicine.

Only those who make clean money and do clean things win success.

The honest man who dies poor is rich if he only holds his own.

Sleep eight hours out of the twenty-four, eat three meals a day, and walk on the sunny side of the way.

Have a reserve force that will come out when you need it.

Don't wind up the solemnity of courting a girl with prayer.

After a strong effort to lodge these apiculated aphorisms in the minds of the graduates, the distinguished divine took his seat, and the band struck up "Floating Down the River." Mr. Packard then said that the diplomas would be given to the graduates by the Rev. Mr. Lloyd, who would also address them. Mr. Lloyd, laboring under the apprehension that there were several girl graduates, had made special reference to them. Unfortunately there were no girl graduates. At Mr. Packard's request, however, he would not amend the passages, but give the young ladies in the audience the benefit of his advice.

The Rev. Mr. Lloyd then took a position near the President. The graduates arose, and the musicians struck up a sort of a walk around. The graduates kept time, and marched past the clergyman in single file, each receiving a ribbon tied diploma. The young men presented a very creditable appearance. Only one of them had his hair parted in the middle, and only three write their middle names in full. The clergyman's advice was kindly received.

The exercises closed at a late hour.

COLLEGE FACULTY.

S. S. PACKARD,

President and Manager; Lecturer on Business Customs and Social Economy.

WM. ALLEN MILLER,

Superintendent; Teacher of Penmanship and Book-keeping, and Examiner in all studies.

LOTTIE HILL,

Secretary and Cashier; Teacher of Phonography.

BYRON HORTON, A. M.,

Head of Practical Department; Teacher of Commercial Arithmetic and Business Practice.

ADOLPH C. LOBECK,

Head of Third Department; Teacher of Bookkeeping and Correspondence.

A. W. RANDALL,

Head of Second Department; Teacher of Bookkeeping, Penmanship and Commercial Law.

A. J. COUCH,

Head of First Department; Teacher of Bookkeeping and Penmanship.

H. M. MONSANTO, A. M.,

Teacher of Modern Languages.

STUDENTS IN ATTENDANCE SINCE LAST ISSUE.

Ackerman, George H..... Dundee Lake, N. J.
Ackerman, Peter G..... Dundee Lake, N. J.
Albertson, Frank L..... New York.
Allen, Charles B..... Little Neck, L. I.
Archer, Horatio W..... Tuckahoe, N. Y.
Arnold, W. R..... Greenpoint, L. I.
Arostegui, Arturo M..... Porto Rico.

Babcock, Charles B..... Riverdale, N. Y.
Baker, B. Franklin..... Portchester, N. Y.
Bamberger, Leon J..... New York.
Barklie, Archibald..... Newark, N. J.
Baumgarten, Jacob..... New York.
Benson, Guy..... New York.
Bergmann, Herman..... New York.
Berrien, Benjamin G., Jr..... Spuyten Duyvil, N. Y.
Birnie, William, Jr..... Elizabeth, N. J.
Bissell, Pelham St. G..... New York.
Blackwell, G. I..... New York.
Bloomfield, J. E..... New York.
Bochmann, Charles..... New York.
Bogert, Charles H..... New York.
Bogert, John Albert N..... Hohokus, N. J.
Bohde, Edward..... New York.
Bohling, Louis..... New York.
Bomeisler, Louis E..... New York.
Bonn, Edward..... Weehawken, N. J.
Boos, Henry..... New York.
Bork, George H..... New York.
Bostwick, I. S..... Stockton, Cal.
Boynton, Charles E..... Yonkers, N. Y.
Brewster, James N. S..... Elizabeth, N. J.
Brewster, Martin N..... Elizabeth, N. J.
Brock, Henry..... New York.
Brown, Abe L..... San Francisco, Cal.
Brown, Charles P..... W. New Brighton, S. I.
Brown, Clarence E..... New York.
Brown, Robert W..... New York.

Bruns, Louis..... New York.
Buhler, Carrie A..... New York.
Buhler, William, Jr..... New York.
Bull, Harry..... New York.
Burdett, Charles H..... New York.
Burns, Thomas F..... Tuckahoe, N. Y.
Bussing, George F..... New York.

Cabus, Frank..... New York.
Campbell, William B..... Jersey City, N. J.
Campuzano, Frederico..... Colombia.
Carr, Addis Emmet..... New York.
Carter, Agnes..... New York.
Castillo, Edward..... New York.
Charles, George E..... New York.
Charlick, Oliver R..... New York.
Churchill, James S..... Greenwich, Conn.
Clapp, A. W..... Jersey City, N. J.
Clark, William L..... Jersey City, N. J.
Claus, Oscar..... Hoboken, N. J.
Clemens, Etta..... Brooklyn, L. I.
Cochran, William H..... New York.
Colgate, E..... Orange, N. J.
Conner, Charles..... New York.
Conrad, John A..... New York.
Conway, James L..... New York.
Cooley, Louise..... New York.
Cooper, John E..... New York.
Cooper, William E., Jr..... Jersey City Heights, N. J.
Cornell, Thomas W..... New York.
Cornell, W. W..... New York.
Covert, Albert T..... New York.
Crane, Munroe, Jr..... New York.
Crawford, Joseph E..... Mt. Vernon, N. Y.

Davidson, Charles..... New York.
Davidson, Harriet C..... Madison, N. J.
Day, Frank T..... New York.
Deane, James..... New York.
Delphin, Charles..... New York.
Diack, Mary E..... New York.
Diaz, Antonio..... Key West, Fla.
Dickinson, Andrew, Jr..... New York.
Dickinson, Harry M..... New York.
Dodge, Charles L..... New York.
Donohoe, Joseph A., Jr..... San Francisco, Cal.
Doremus, Henry E..... Rutherford, N. J.
Douglas, Courtney C..... New York.
Drake, Raymond J..... Harrison, N. Y.
Dudgeon, Franklin P..... New York.
Dwyer, Henry B..... Brooklyn, L. I.

Eaton, Walter R..... Reno, Pa.
Ebling, William..... New York.
Edelmuth, Henry..... New York.
Edwards, Albert D..... New York.
Edwards, Clarence A..... Jersey City Heights, N. J.
Elsworth, Edward, Jr..... New York.
Embree, George H..... Westfield, N. J.
Eppinger, Jesse..... New York.
Eppig, Frank Leonard..... Brooklyn, E. D.
Eppig, Henry..... Brooklyn, E. D.
Everett, Harry H..... Passaic, N. J.

Faber, Albert Sidney..... Montgomery, Ala.
Fackiner, Henry H..... New York.
Fagen, Thomas W..... Jersey City, N. J.
Fajardo, Mateo..... Porto Rico.
Falk, G. W..... New York.
Falkenstein, Monroe H..... New York.
Feely, Thomas F..... New York.
Field, John Robert..... New York.
Finch, W..... New York.
Fischer, Valentine..... New York.
Fishel, Edwin D..... Riverhead, L. I.
Fishel, Gilbert B..... Riverhead, L. I.
Fraleigh, John Urban, Jr..... Plainfield, N. J.
Frankfeld, Benjamin..... New York.
Fredenberg, Herbert H..... Yonkers, N. Y.
Freund, Adolph..... New York.
Friedlander, Isaac H..... New York.
Friend, Samuel M..... New York.
Fuchs, Frank..... New York.

Fuechsel, George H..... Mt. Vernon, N. Y.
Furman, George..... Newtown, L. I.
Furman, William S..... New York.

Galoupeau, Henry..... New York.
Gannon, Peter H..... Middletown, Conn.
Gantz, Lizzie W..... New York.
Gardner, H..... New York.
Gartell, John G..... Dorset, Ontario.
Gershel, Morris..... New York.
Gesner, Albert O..... Linden, N. J.
Gillies, Robert B..... New York.
Goetz, Eliza..... New York.
Goldstrom, Louis E..... New York.
Goodman, David..... New York.
Gottgen, Jacob..... New York.
Gottlieb, Charles..... New York.
Grabenheimer, Sigmund..... New York.
Graessle, William, Jr..... New York.
Graham, Albert..... Astoria, L. I.
Graham, Harold..... New York.
Graves, Edward J..... New York.
Greer, Austin M..... New York.
Gregory, James..... New York.
Gridley, Edward L..... New York.
Griffen, Frank..... New York.

Hadden, Alex. M..... New York.
Hagemeyer, George F..... Jersey City, N. J.
*Hall, Robert S..... Ridgefield, N. J.
Harberger, J. L..... New York.
Harriman, George F..... New York.
Harris, Morris..... New York.
Hart, J. William..... New York.
Hart, Joel..... New York.
Hasler, John E..... New York.
Hays, John C..... New York.
Hecht, Aaron..... New York.
Heckmann, Peter S..... New York.
Hellmund, August..... New York.
Hemmer, Peter..... New York.
Herrmann, James S..... New York.
Herrmann, Louis A..... New York.
Herzog, Edwin..... New York.
Hesslein, Edgar, Jr..... New York.
Hicks, Edgar..... New Brighton, S. I.
Higginson, James P..... Keyport, N. J.
Hillebrandt, Henry..... Astoria, L. I.
Hirsch, Nathan..... New York.
Hoffman, Emil..... New York.
Hogan, Jefferson..... Brooklyn, L. I.
Holman, Thomas..... New York.
Hoops, William F..... New York.
House, Louis..... New York.
Housman, Alfred..... New York.
Hoyt, Morgan..... Brewsters, N. Y.

Ives, Samuel A. M..... Tuckahoe, N. Y.

Jacobs, Lewis..... New York.

Kahnweiler, Oscar..... New York.
Kahnweiler, Robert..... New York.
Kahnweiler, Theresa..... New York.
Kann, Emanuel..... New York.
Katte, Walter J..... New York.
Katzenmeyer, Eugene..... New York.
Kaufman, William..... New York.
Kaufmann, Deborah..... New York.
Kaufmann, Max..... New York.
Keller, William Conrod..... New York.
Kellogg, Alice C..... New York.
Kellogg, Herbert S..... New York.
Kepner, Clara..... New York.
Kernochan, Harry P..... New Orleans, La.
Kilbourne, Robert B..... New York.
Kirck, Louis B..... New York.
Klamroth, Albert J..... New York.
Knickmann, Louis B..... New York.
Kraft, John..... Tuckahoe, N. Y.
Kranich, Frederick..... New York.
Küchler, George W..... New York.
Künnecke, Frederick..... Bremen, Germany.

Lancey, Edward E., de.....New York.	Paine, Henry G.....New York.	Street, Ella M.....West Norwalk, Conn.
Lane, Francis B.....New York.	Parsons, Samuel.....New York.	Stubenrauch, August.....New York.
Lauer, Gustave.....New York.	Pascual, Joseph.....Cuba.	Stuckey, A. W.....Brooklyn, E. D.
Laverly, James P.....Jersey City, N. J.	Paulson, John H.....New York.	
Lawrence, Harry H.....Flushing, L. I.	Phipps, Frederick W.....Sedalia, Mo.	
Lee, James H.....New York.	Picot, Louis M.....New York.	Talbett, William.....New York.
Leggett, George W.....New York.	Pierson, Kate H.....New York.	Taussig, Felix.....Jersey City Heights, N. J.
Leonard, Joseph.....New York.	Pinkers, Max.....New York.	Taylor, William.....New York.
Leopold, James.....New York.	Plant, Olive.....New York.	Teets, Sylvanus.....New York.
Leuly, Jacob, Jr.....Union Hill, N. J.	Polledo, Ysidore.....Matanzas, Cuba.	Terhune, Herman.....Lodi, N. J.
Leviness, John E.....New York.	Pope, George.....Jersey City, N. J.	Terhune, Paul.....Lodi, N. J.
Levy, Moses.....New York.	Proben, Charles I.....New York.	Terry, J. T., Jr.....Irvington, N. Y.
Lewis, John T.....Spuyten Duyvil, N. Y.	Prochownick, Joseph.....New York.	Thompson, Frank G. A.....New York.
Liebenroth, A.....College Point, L. I.	Pugsley, Howard H.....Peekskill, N. Y.	Tietjen, Frederick.....New York.
Lichtenstadter, Martin.....New York.		Tompkins, Mary E.....New York.
Littauer, Eugene.....New York.	Quinlan, Thomas J.....New York.	Torres, Thomas.....Porto Rico.
Lobenstein, Norman.....New York.		Toses, Adolph.....Porto Rico.
Lockwood, I. B.....New York.	Raas, Arthur.....New York.	Totten, George.....Maspeth, L. I.
Lombard, Raphael M.....New York.	Reilly, Edward B.....New York.	Treadwell, William B.....New York.
Loram, John B.....New York.	Reynaud, Henry L.....New York.	Tredwell, Alfred M., Jr.....Madison, N. J.
Loughlin, Nellie.....Brooklyn, L. I.	Rice, Samuel H.....New York.	Tuch, Rose M.....New York.
Lowenstein, George B.....New York.	Rickard, Henry M.....Stamford, Conn.	Turner, George G.....New York.
Lusk, Julia.....New York.	Ring, C. Edward.....Newtown, L. I.	
Lutters, Ernest F.....College Point, L. I.	Rink, Hamilton A.....Jersey City Heights, N. J.	Vail, Carl.....Garnersville, N. Y.
Lyman, Robert M.....New York.	Rogers, Thomas S.....New York.	Valdes, Alfred.....New York.
Lyman, Thomas.....New York.	Rosentreter, John W.....New York.	Vanderbeck, Fred.....New York.
Lynch, Joseph D.....New York.	Roth, John F.....New York.	Van Santvoord, T. C.....New York.
Lyon, Joseph H.....New York.	Rubin, Leaser.....New York.	Van Tassel, George.....Tarrytown, N. Y.
Lyons, Charles.....New York.	Russak, Jacob.....New York.	Van Vliet, Charles E.....Montclair, N. J.
	Russell, Herbert D.....New York.	Van Wagenen, Roswell B.....New York.
McCabe, Thomas.....New York.	Ryle, Harold.....Paterson, N. J.	Varian, J. Cabot.....New York.
McCormack, James.....New York.		Verplanck, Edward D.....Yonkers, N. Y.
McCullough, F. A.....Yonkers, N. Y.	Sandifer, Henry S.....New York.	Vix, Charles.....New York.
McDonald, A. C.....New York.	Sands, William H.....New York.	Vogel, Max.....New York.
McIntosh, George.....New York.	Saulpaugh, Willie H.....New York.	Von Au, Otto.....New York.
McMillan, M. K.....Natchez, Miss.	Schaefer, Rudolph J.....New York.	Vyse, Arthur F.....Montclair, N. J.
Macfarlane, William W.....Yonkers, N. Y.	Scheitlin, Edward, Jr.....New York.	
Majot, Leon.....New York.	Scheuer, Nathan.....New York.	Wahl, Louis.....New York.
Manee, Elias Stuart.....Tottenville, S. I.	Schiff, G. C. W.....Red Bank, N. J.	Wallace, William.....Jersey City, N. J.
Marks, Lewis.....New York.	Schloss, James W.....New York.	Wallach, Isidore.....New York.
Masbach, Louis.....New York.	Schlosser, William F.....New York.	Walter, Henry.....New York.
Maxwell, John W.....Malden, N. Y.	Schmedes, George H., Jr.....Hoboken, N. J.	Walworth, George S.....New York.
Mayer, Leon.....New York.	Schmidt, John W.....New York.	Warden, James B., Jr.....New York.
Mayer, Maurice.....Clifton, S. I.	Schoellherr, Joseph.....New York.	Waterman, Nehmy.....New York.
Mayer, Moses.....Albany, Ga.	Schmults, Edwin.....Hackensack, N. J.	Watkins, John P.....South Orange, N. J.
Masbach, Isidore.....New York.	Schuchmann, Charles E.....New York.	Watkins, William H.....South Orange, N. J.
Mersereau, Edward L.....West Brighton, S. I.	Schuck, George.....New York.	Watson, George H., Jr.....Orange, N. J.
Meyer, Albert.....New York.	Schuler, Edwin O.....New York.	Webb, F. Edgerton.....New York.
Meyer, Albert.....Selma, Ala.	Schuyler, J. E.....New York.	Weber, Albert J.....New York.
Meyer, Leo H.....New York.	Schwartz, Abraham.....New York.	Weil, Edwin.....New York.
Michaelis, Max.....New York.	Scott, Mrs. J.....New York.	Weil, Theodore.....New York.
Michaelis, Isabel.....New York.	Seebach, Michael.....New York.	Weiler, Albert.....New York.
Millemann, David, Jr.....New York.	Shepherd, Eugene.....New York.	Welles, Benjamin.....New York.
Miller, Charles D.....New York.	Shenfield, Henry S.....New York.	Welles, Henry H.....New York.
Miller, Lester G.....New York.	Shera, John Fletcher.....New York.	Wemple, Henry Y.....New York.
Miller, Ross.....New York.	Sherp, Ottilie.....New York.	Wesley, E. W.....Portchester, N. Y.
Minshull, William J.....New York.	Shipherd, Herbert Haven.....Richmond Hill, L. I.	Westbay, John F.....New York.
Moller, George.....Hoboken, N. J.	Shotwell, John J.....New York.	Wilde, Allen.....Dobbs Ferry, N. Y.
Montague, Henry Warren.....New York.	Shulman, Oscar.....New York.	Wilmarth, Walter S.....New York.
Morrill, Frank H.....New York.	Sichel, Maurice.....New York.	Williamson, Butler.....New York.
Mott, Edgar P.....New York.	Slade, Alex. T.....New York.	Wilson, Frank A.....New York.
Muller, John H.....New York.	Sledge, Louis.....New York.	Wilson, Otterson.....Bayonne, N. J.
Müller, Max.....Jersey City Heights, N. J.	Smallwood, William M.....Astoria, L. I.	Winter, Fred.....Jersey City, N. J.
Mulry, John.....New York.	Smith, Alfred L.....New York.	Whedon, Charles C.....Cranford, N. J.
Murray, J. Archibald.....New York.	Smith, Anne.....New York.	Wheeler, George, Jr.....New Springville, S. I.
	Smith, Joseph.....New York.	White, Henry C.....New York.
Naegeli, George.....Hoboken, N. J.	Southard, Fred. H.....Peekskill, N. Y.	Whitner, Frederick L.....Suffern, N. Y.
Naish, Oliver Raymond.....New York.	Sparr, Benjamin F.....New York.	Wolf, Isaac.....New York.
Newbouer, Joseph H.....New York.	Spiegelberg, Albert J.....New York.	Woodward, Hattie A.....Jersey City Heights, N. J.
Newbrough, William.....New York.	Stanbrough, Frank.....New York.	Wright, Joseph A.....New York.
Nichols, Elmer E.....New York.	Stagg, Harry B.....Hackensack, N. J.	
Nosser, Charles.....New York.	Stein, Alex.....New York.	Yaniz, Enrique.....Cuba.
	Steiner, Albert.....New York.	Yost, George A.....New York.
Odell, Albert, Jr.....Tuckahoe, N. Y.	Steinitz, Olga.....New York.	Young, Edward L.....Jersey City Heights, N. J.
Oganguren, Nicolas.....Porto Rico.	Sternberger, Henry.....New York.	Yuengling, Carrie.....New York.
Ogden, James L., Jr.....Jersey City, N. J.	Stevens, Walter W.....New York.	Yuengling, Laura.....New York.
Olyphant, John K.....New York.	Stiastny, Charles.....Hoboken, N. J.	
Oothout, Henry, Jr.....Stamford, Conn.	Stiefel, Abraham.....New York.	Zemansky, Louis.....New York.
Orcutt, Minard L.....New York.	Stiefel, Arnold.....New York.	Zinn, Berthold.....New York.
Oro, Alfred.....New York.	Stix, Otto.....New York.	Zinsner, William.....New York.
Owen, Thomas J., Jr.....New York.	Stoddart, Alex.....New York.	

THE COLLEGE INTELLIGENCER

STUDENTS OF PACKARD'S BUSINESS COLLEGE FOR THEIR OWN PLEASURE AND IMPROVEMENT

CONDUCTED BY THE AMES, SEB

NEW YORK, FEBRUARY, 1881.

HENRY D. STRATTON.

HENRY DWIGHT STRATTON was born in Amherst, Lorain County, Ohio, August 9, 1824, and died in New York, March 20, 1867. He had a fair common school education, such as is gener-

ally acquired in the country districts. His chief qualities, shown in boyhood and employed in maturer life, were a restless energy and persistence in whatever occupied his thoughts, an independence of action, and an ambition to be *at the head*, whatever the cost. To use his own expression, he never could be content to "play second fiddle." His choice of life occupation was not at all foreshadowed in his youth. He had no overruling predilections for educational pursuits, and no special attainments which seemed likely to direct him into this channel of labor. He had more of a speculative turn of mind; a genius for acquisition, which is apt to court large business.

This trait of character was variously manifested in his maturer life. He aimed ever to read the acts of men by getting at their motives, and no one was more ready to forgive and forget wrong acts when no wrong *intent* was apparent. In this wide development of generous feeling he sometimes suffered in giving men credit for honest purposes where he should have been a little more wary; but it never seemed to embitter him against the world. He always contended that there were a great many more good than bad men, and in the long run it was safe to consider men honest unless they gave positive evidence of being otherwise. In fact, had he been over suspicious of other men's motives, it would have been impossible for him to have projected and carried forward the immense enterprise he had in hand. The establishing of *forty-four* separate and distinct institutions in as many of the most prominent cities of the United States and Canada, was a task such as

very few persons could have accomplished at all, and one which required not only faith in personal integrity, but a rare knowledge of men.

The following extracts from a sketch prepared by the writer for *Packard's Monthly*, in 1868, will be in place here:



PORTRAIT OF HENRY D. STRATTON.

"The great point in Mr. Stratton's character was *ponderosity*; the putting of his whole force of mind and means upon whatever project he had in hand. His motto was 'success,' and the more difficult the achievement of whatever end he had in view, the more enthusiastic was he in his efforts, and the more self-assured as to the final result. Neither was he satisfied with a half victory. Nothing less than a complete rout of the enemy, 'horse, foot, and dragoon,' was worthy of being called a triumph. He was, however, no great believer in 'hard

knocks.' He always preferred that kind of strategy which would cause the least shedding of blood, and leave the combatants in the best frame of mind for future co-operation. He esteemed that no victory which left his contestant an enemy, and he not unfrequently made his warmest and most steadfast friends of those with whom he had differed most widely. In fixing up matters of difference, the basis which he always professed to seek was that which should 'serve mutual interests.' In driving a bargain, however, he always looked out for the main chance, and generally had it in his own favor; but he was more than generous in construing the letter of a contract. In fact, it generally appeared that his main purpose in securing the best end of a bargain was that he might have the pleasure—possibly the advantage—of conceding points, thus doing better than he agreed.

"As a leader, he was most effective, because he never *seemed* to lead, but rather to walk abreast with those whose actions he controlled. He had an abundance of humor and a happy way of escaping from blunders, however egregious. He could 'take a joke' as well as give one, and never missed the point of a good story because he happened to be the butt of it."

At the same time he was dignified and impressive in appearance and action, standing six feet three in his stockings, having a well-modeled head squarely set on broad shoulders, a heavy shock of dark brown hair, full flowing beard, a prominent nose, and the clearest, deepest of blue eyes, which never lacked expression, and always looked one squarely in the face. His very attitude was that of candor, and his earnest, self-possession never failed to secure for him at all times and with all men ready recognition.

Although rarely distrustful of his own "first impulses" as a guide to action, he had a practice of asking the opinions of others in almost everything he undertook—not that he expected to follow anybody's advice, necessarily, but that he had a desire to know what other people thought. He even took pride in going contrary to advice,

and watched the results with as much interest as though they decided a wager. Nothing pleased him so much as to bring about the unexpected; and if he had a clear conviction as to any course of action, opposition only stimulated him. He did sometimes yield to the judgment of others, but could never work with the same zest to bring about conclusions which would reflect upon the reliability of his own intuitions. And he had good cause for confidence in his intuitions, for they served him well, either because they were wise in themselves, or because, being intuitions, they called forth enthusiasm that no reluctantly accepted measures could secure. He had the rare faculty of interesting other people in his plans and securing their aid and co-operation. He seemed to take it for granted, that what was to him preëminently important could not be indifferent to others, and he had no false delicacy in urging consideration of his schemes, however personal they might be. He was prompt and reliable in business affairs—his word being as good as his bond; and although he encountered many reverses, he never lost courage, nor failed to bring light out of darkness. And his way out of difficulties was always an honorable way, leaving a clean path behind and a clear path ahead.

In connection with his partner and brother-in-law, Mr. H. B. Bryant, now proprietor of the Chicago Business College, he established the "Bryant & Stratton Chain of Business Colleges," the fame and usefulness of which will bear comparison with any educational efforts ever made in this country. The idea of a connected series of co-working schools was Mr. Stratton's, and he was in danger of carrying that idea to the verge of failure. His belief was that every city of 10,000 inhabitants could support a paying institution, and that every such city ought to have one conducted under the best auspices.

It is idle to speculate upon what might have been the history of his enterprise, had he lived to perfect it; but the judgment of the co-workers he has left behind is that, as to number and extent of schools, he had reached the limit of prosperity under one management.

There is a tribute, however, which every believer or worker in business schools owes to this eminent pioneer, and the writer of this brief sketch, who was intimately associated with him in most of his work, gladly yields it as his due. Whatever may have been the differences of opinion or action between Mr. Stratton and those who wrought in the same field, all must acknowledge his superior merits of energy, honesty and fidelity in whatever he undertook. No one could be with him and observe his processes without being made the better and stronger for it. To see one obstacle after another fall before him, as he pursued the straight path to a desired end, was to inspire the beholder with confidence and hope, even in his own efforts; and it is with tender recollections of these helpful lessons that these words are spoken by one who had a rare opportunity of measuring the motives which ruled the life he has tried to sketch.



PORTRAIT OF, JOHN D. WILLIAMS.

JOHN D. WILLIAMS.

Next to P. R. Spencer, author of Spencerian Penmanship, JOHN D. WILLIAMS will be known and esteemed as a teacher and author of the art of writing. The two men were wholly unlike in their temperament and physique, as well as in their gifts. Mr. Spencer, with all his poetic feeling and love of the beautiful, did not excel as an ornamental penman, while Mr. Williams had no equal in that line. Mr. Spencer was the author of a system—or more properly, of a method of teaching a purely practical style of penmanship. Whatever originality he possessed, as to form, was mainly in perceiving the ultimate tendency of the best business writers, both in the formation and position of letters. The "semi-angular" style of small letters was "Carstairian" long before it was "Spencerian," but the peculiar grace of the capitals, the artistic and effective disposition of light and shade, and particularly the "careful carelessness" which distinguished the Spencerian writing, were due to its ever to be honored author. Mr. Williams was a follower and student of Spencer, and one of his most ardent and outspoken admirers. As an author of practical penmanship, Mr. Williams claimed consideration mainly for his methods of instruction, or more particularly, his analysis of the principles of writing.

But, it is as an author of ornamental penmanship, and especially as an "off-hand" artist, that Mr. Williams will longest be remembered. In fact, it is doubtful if his equal in this line has ever been known; and surely, no one at the present time will claim that distinction. It is a suggestive fact, that for the most exquisite specimens of off-hand work, by modern penmen, the germ and much of the elaboration, can be found in Williams & Packard's "Gems of Penmanship," a book which contains the best of its authors' work.

Mr. Williams was connected with the Packard

College, more or less regularly, from 1859, to his death, in 1871. He was, for a part of that period, the regular teacher of penmanship.

He was born in the City of Pittsburgh, in 1829, but his boyhood days were spent in New-castle, Penn., at least until he was eleven or twelve years of age. He showed an early love for writing and drawing, and it is said that a piece of chalk or charcoal and a board fence, would come as near making him perfectly happy as anything could. Those were the days of peripatetic writing masters, wherein wonderful results were achieved "in ten lessons," by candle light, with quill pens.

It was in one of these "writing schools" that the boy received his first impetus in the direction of his future fame. He was, while yet a boy, clerk on several of the Ohio River Steamboats, where his "manifests" excited much attention, on account of the good writing and the skill displayed in their arrangement. While yet under age he was employed as Teacher of Penmanship in Duff's Commercial College, Pittsburgh. While in this capacity, he executed a wonderful piece of ornamental pen work—an enlarged copy of "St. George and the Dragon." For a number of years this picture was displayed at Barnum's Museum, corner of Ann Street and Broadway, taking its share with the "Albino Girl," the "What is It?" and "Washington's Nurse," in distending the eyes of the rustics.

Mr. Williams was not a man of literary culture, but he had a remarkably fine perception of the good and true in literature, as well as in art. He had a strong humorous side, and upon occasion, could "take on" a character with wonderful fidelity. He was a close observer of personal traits, and was the equal of Dickens in perceiving the characteristic oddities of his friends—either in speech or action—and these would stand out, in his imitation, with the distinctness of a Nast caricature. And he had friends—hosts of them—good and true. Although outspoken and independent, he never excited animosity, even with his competitors, and it is doubtful, if, at his death, he had an enemy in the world. The reason lay in the very nature of the man. He could not hold enmity. In love with his profession, he had a genuine respect for every man who was striving to excel in it, and he habitually took as much pride in other people's work as in his own. He had the remarkable quality of being able to criticize his own work, and he often did it unsparingly. And he could just as clearly see the failings of others, and did not hesitate to point them out. His criticisms were just, and to an artist who wished to succeed on his merits, invaluable.

Mr. Williams's published works were the "Mount Vernon Series of School Copy Books," published in 1859 by Clark & Austin; "Williams & Packard's Gems of Penmanship," published in 1867 by D. Appleton & Co.; "Williams & Packard's Series of Copy Books," and "Key to Penmanship," published by Slote, Woodman & Co. in 1869. He died at Albany, January 6, 1871.

(From the Scientific American of December 18.)

BUSINESS COLLEGES.

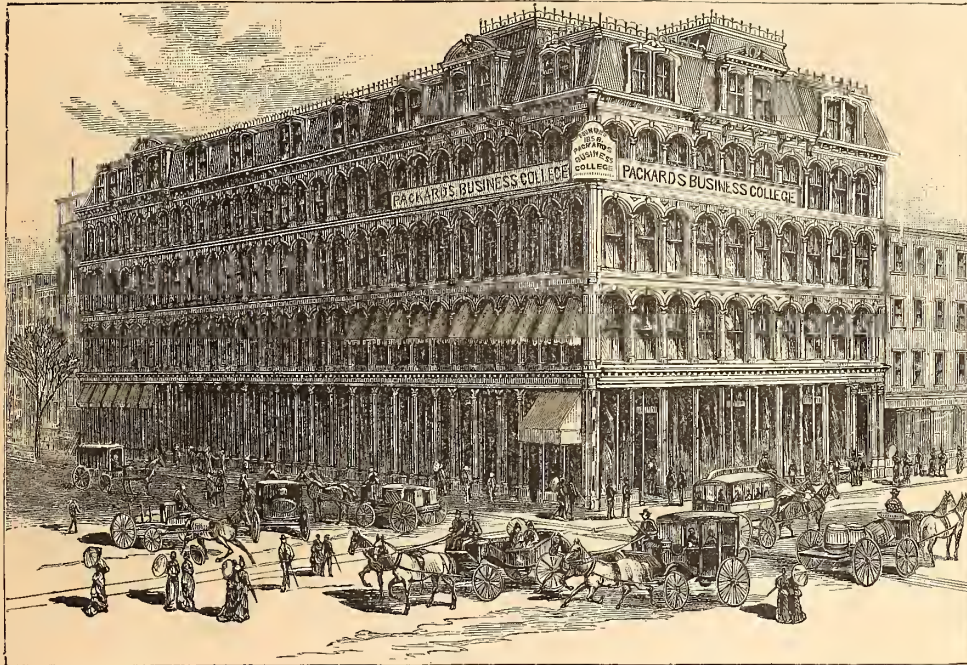
PACKARD'S BUSINESS COLLEGE.

There are two very general prejudices against the class of schools known as business colleges.

One is that their chief aim—next to lining the pockets of their proprietors—is to turn out candidates for petty clerkships, when the country is already overrun with young men whose main ambition is to stand at a desk and “keep books.” The other is that the practical outcome of these institutions is a swarm of conceited flourishers with the pen, who, because they have copied a set or two of model account books and learned to imitate more or less cleverly certain illegibly artistic writing copies, imagine themselves competent for any business post, and worthy of a much higher salary than any merely practical accountant who has never been to a business college or attempted the art of fancy penmanship as exhibited in spread eagles and impossible swans.

As a rule, popular prejudices are not wholly unfounded in reason; and we should not feel disposed to make an exception in this case. When the demand arose for a more practical schooling than the old-fashioned schools afforded, no end of writing masters, utterly ignorant of actual business life and methods, hastened to set up ill-managed writing schools which they dubbed “business colleges,” and by dint of advertising succeeded in calling in a multitude of aspirants for clerkships. In view of the speedy discomfiture of the deluded graduates of such schools, when brought face to face with actual

business affairs, and the disgust of their employers who had engaged them on the strength of their alleged business training, one is not so much surprised that prejudice against business colleges still prevails in many quarters, as that the relatively few genuine institutions should



COLLEGE BUILDING, 805 BROADWAY.

have been able to gain any creditable footing at all.

The single fact that they have overcome the opprobrium cast upon their name by quacks, so

mission to fulfil and are fulfilling it. This, however, is not simply, as many suppose, in training young men and young women to be skilled accountants—a calling of no mean scope and importance in itself—but more particularly in furnishing young people, destined for all

sorts of callings, with that practical knowledge of business affairs which every man or woman of means has constant need of in every-day life. Thus the true business college performs a twofold function. As a technical school it trains its students for a specific occupation, that of the accountant; at the same time it supplements the education not only of the intending merchant, but equally of the mechanic, the man of leisure, the manufacturer, the farmer, the professional man—in

short, of any one who expects to mix with or play any considerable part in the affairs of men. The mechanic who aspires to be the master of a successful shop of his own, or foreman or manager in the factory of another, will have constant need of the business habits and the knowledge of business methods and operations which a properly conducted business school will give him. The same is true of the manufacturer, whose complicated, and, it may be, extensive business relations with the producers and dealers who supply him with raw material, with the workmen who convert such material into finished wares, with the merchants or agents who market the products of his



RECEPTION ROOM.

far as to maintain themselves in useful prosperity, winning a permanent and honorable place among the progressive educational institutions of the day, is proof enough that they have a

factory, all require his oversight and direction. Indeed, whoever aspires to something better than a hand-to-mouth struggle with poverty,

or what not, must of necessity be to some degree a business man; and in every position in life business training and a practical knowledge of financial affairs are potent factors in securing success.

How different, for example, would have been the history of our great inventors had they all possessed that knowledge of business affairs which would have enabled them to put their inventions in a business like way before the world, or before the capitalists whose assistance they wished to invoke. The history of invention is full of illustrations of men who have starved with valuable patents standing in their names—patents which have proved the basis of large fortunes to those who were competent to develop the wealth that was in them. How often, too, do we see capable and ingenious and skilful mechanics confined through life to a small shop, or to a subordinate position in a large shop, solely through their inability to manage the affairs of a larger business. On the other hand, it is no uncommon thing to see what might be a profitable business, which has been fairly thrust upon a lucky inventor or manufacturer by the urgency of popular needs, fail disastrously through ignorance of business methods and inability to conduct properly the larger affairs which fell to the owner's hand.

Our purpose in this writing, however, was not so much to enlarge upon the utility of business colleges, properly so called, as to describe the practical working of a representative institution, choosing for the purpose Packard's Business College in this city.

This college was established in 1858, under

the name of Bryant, Stratton & Packard's Mercantile College, by Mr. S. S. Packard, the present proprietor. It formed the New York link in the chain of institutions known as the Bryant & Stratton chain of business colleges, which ulti-

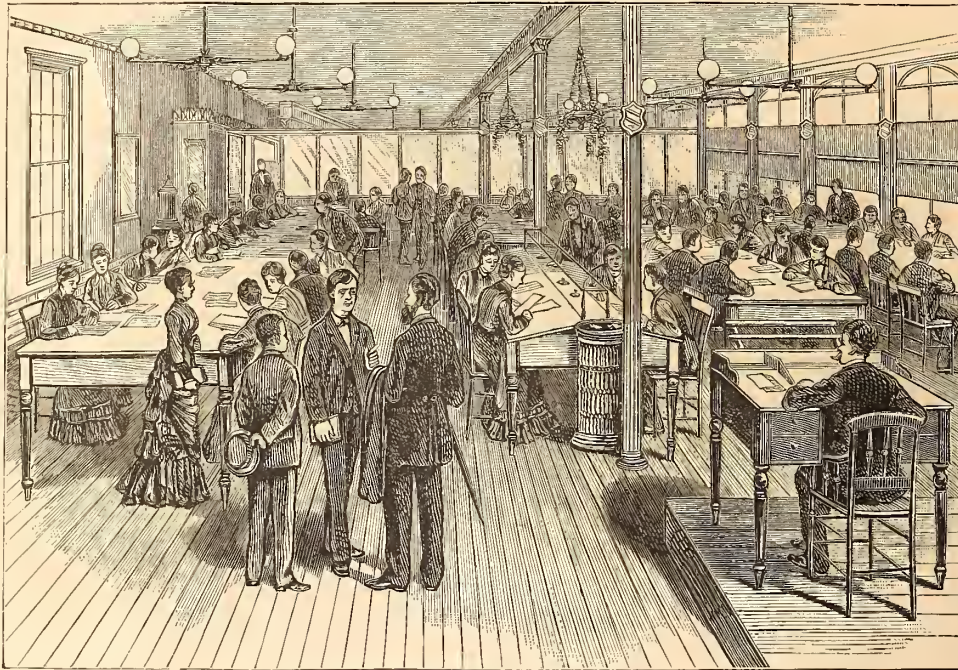
business pursuits. The experience of over twenty years has led to many improvements in the working of the school, and to a considerable enlargement of its scope and constituency, which now includes adults as well as boys, especial

opportunities being offered to mature men who want particular instruction in arithmetic, book-keeping, penmanship, correspondence, and the like.

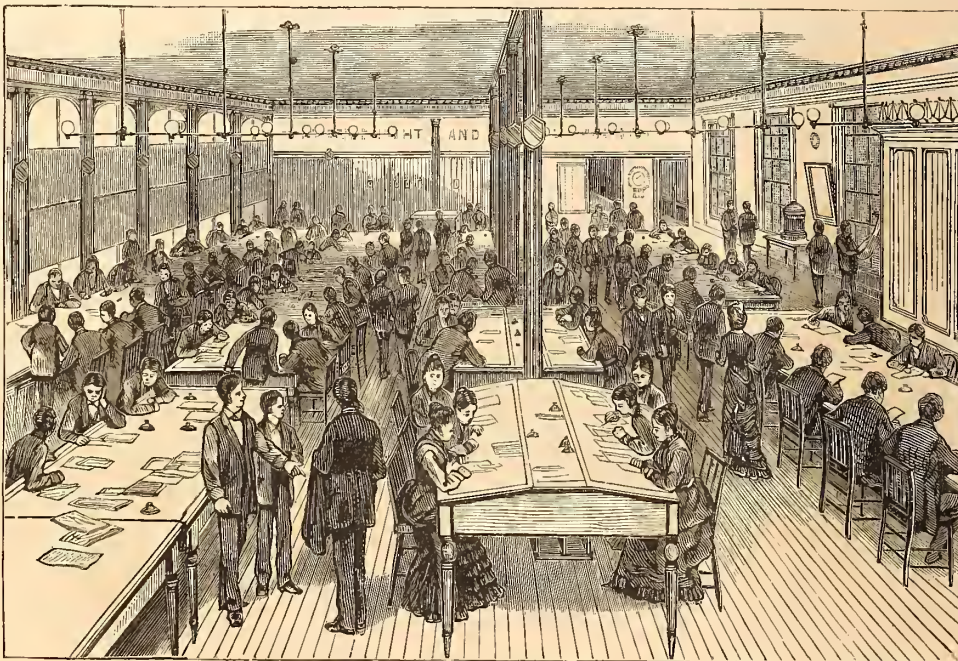
The aim of the proprietor is to keep the school abreast of the demands of the business world, and to omit nothing, either in his methods or their enforcement, necessary to carry out his purpose honestly and completely. An idea of the superior housing of the college will be obtained from the views of half a dozen of the rooms at No. 805 Broadway, as shown

in this issue of the *Scientific American*—the finest, largest, most compact and convenient suite of rooms anywhere used for this purpose.

A sufficient idea of the general working of the college may be obtained by following a student through the several departments. After the preliminary examination, a student who is to take the regular course of study enters the initiatory room. Here he begins with the rudiments of book-keeping, the study of which marks his gradation. The time not given to the practice of writing, and to recitations in other subjects, is devoted to the study of accounts. He is required, first, to write up in "skeleton" form—that is, to place the dates and amounts of the several transactions under the proper



FIRST DEPARTMENT, A. J. COUCH, Teacher.



SECOND DEPARTMENT, A. W. RANDALL, Teacher.

retaining the good will and all the co-operative advantages of the Bryant & Stratton association. The original purpose of the College, as its name implies, was the education of young men for

ledger titles—six separate sets of books, or the record of six different business ventures, wherein are exhibited as great a variety of operations as possible, with varying results of gains and losses,

and the adjustment thereof in the partners' accounts, or in the account of the sole proprietor. After getting the results in this informal way—which is done in order as quickly as possible to get the theory of bookkeeping impressed upon his mind—he is required to go over the work again carefully, writing up with neatness and precision all the principal and auxiliary books, with the documents which should accompany the transactions, such as notes, drafts, checks, receipts, invoices, letters, etc. The work in this department will occupy an industrious and intelligent student from four to six weeks, depending upon his quickness of perception and his working qualities. While progressing in his bookkeeping, he is pursuing the collateral studies, a certain attainment in which is essential to promotion, especially correcting any marked deficiency in spelling, arithmetic, and the use of language.

Upon a satisfactory examination the student now passes to the second department, where a wider scope of knowledge in accounts is opened to him, with a large amount of practical detail familiarizing him with the actual operations of business. The greatest care is taken to prevent mere copying and to throw the student upon his own resources, by obliging him to correct his own blunders, and to work out his own results; accepting nothing as final that has not the characteristics of real business. Much care is bestowed in this department upon the form and essential matter of business paper, and especially of correspondence. A great variety of letters is required to be written on assigned topics and in connection with the business which

is recorded, and thorough instruction is given in the law of negotiable paper, contracts, etc. During all this time the student devotes from half an hour to an hour daily to penmanship, a plain, practical, legible hand being aimed at, to the ex-

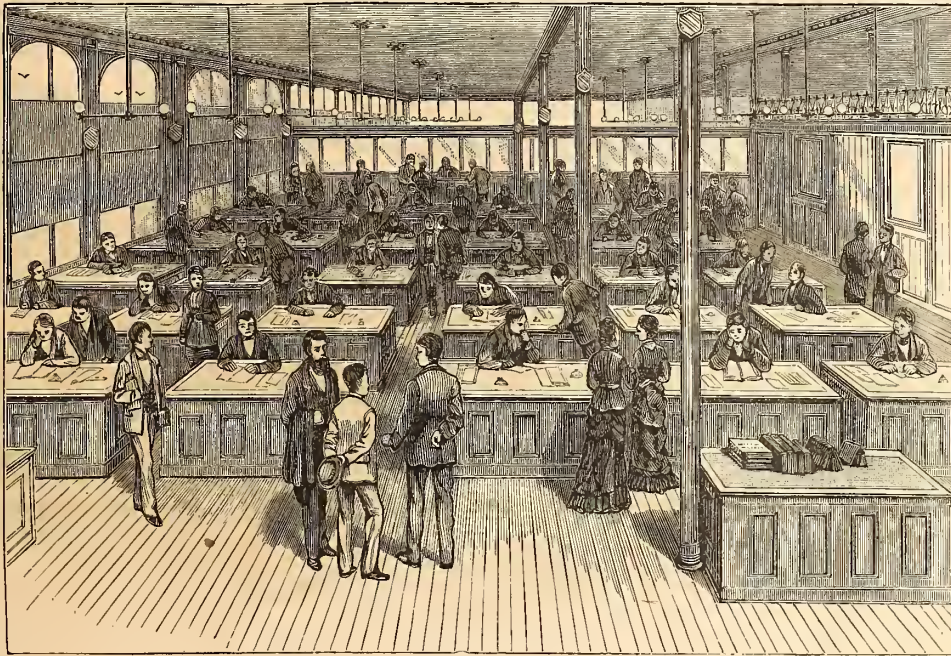
questions involved in accounts, as well as to shake off the crude belongings of schoolboy work. He will be required to use his mind in everything he does—to depend as much as possible upon himself. The work which he presents

for approval here must have the characteristics of business. His letters, statements, and papers of all kinds are critically examined, and approved only when giving evidence of conscientious work, as well as coming up to strict business requirements. Before he leaves this department he should be versed in all the theories of accounts; should write an acceptable business hand; should be able to execute a faultless letter so far as relates to form, spelling and grammatical construction, should

have a fair knowledge of commercial law, and have completed his arithmetical course.

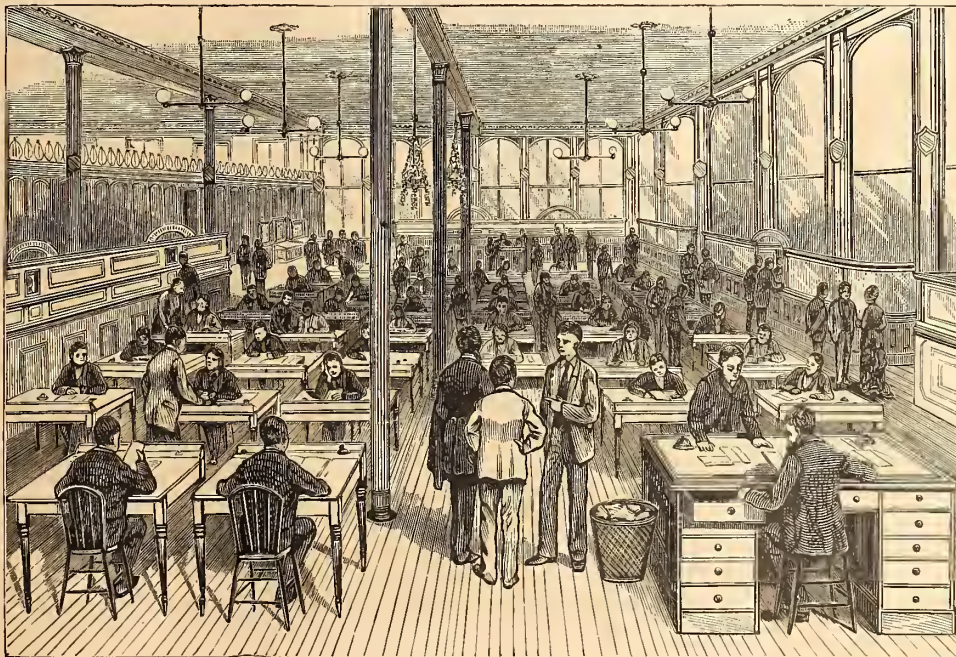
The next step is to reduce the student's theoretical knowledge to practice, in a department devoted to actual business operations. This

business or finishing department is shown at the upper left corner of our front page illustration. The work in this department is as exacting and as real as the work in the best business houses and banks. At the extreme end of the room is a bank in complete operation, as perfect in its functions as any bank in this city or elsewhere. The records made in its books come from the real transactions of dealers who are engaged in different lines of business at their desks and in the offices. The small office adjoin-



THIRD DEPARTMENT, A. C. LOBECK, *Teacher*.

clusion of superfluous lines and flourishes. It is expected that the work in the first and second departments will establish the student in the main principles of bookkeeping, in its general theories, and their application to ordinary transactions.



FOURTH OR FINISHING DEPARTMENT, BYRON HORTON, *Manager*.

In the third department the student takes an advanced position, and is expected during the two or three months he will remain in this department, to perfect himself in the more subtle

ing the bank, on the right, is a post office, the only one in the country, perhaps, where true civil service rules are strictly enforced. In connection with it is a transportation office. From

fifty to a hundred letters daily are received and delivered by the post office, written by or to the students of this department.

The correspondence thus indicated goes on not only between the students of this college, but between members of this and other similar institutions in different parts of the country. A perfect system of intercommunication has for years been in practice between co-ordinate schools in New York, Boston, Brooklyn, Philadelphia, Chicago, Baltimore, and other cities, by which is carried on an elaborate scheme of interchangeable business, little less real in its operations and results than the more tangible and obtrusive activity which the world recognizes as business. In the bank is employed a regular working force, such as may be found in any bank, consisting of a collector or runner, a discount clerk, a deposit bookkeeper, a general bookkeeper, and a cashier. The books are of the regular form, and the work is divided as in most banks of medium size, and the business that is presented differs in no important particular from that which comes to ordinary banks. After getting a fair knowledge of theory, the student is placed in this bank. He begins in the lowest place and works up gradually to the highest, remaining long enough in each position to acquaint himself with its duties. He is made familiar with the form and purpose of all kinds of business paper, and the rules which govern a bank's dealings with its customers. He gets a practical knowledge of the law of indorsement and of negotiability generally, and is called upon to decide important questions which arise between the bank and its dealers. Wherever he finds

himself at fault he has access to a teacher whose duty it is to give the information for which he asks, and who is competent to do it.

The college thus becomes a self-regulating community, in which the students learn not only to

ment. This is, in fact, an important part of his training, and the reasonable effect of the system is that the student, being subject to orders from those above him, and remembering that he will shortly require a like consideration from those

below him, concludes that he cannot do a better thing for his own future comfort than to set a wholesome example of subordination.

Instruction is also given in languages likely to be required in business intercourse or correspondence; in phonography, so far as it may be required for business purposes; commercial law relative to contracts, negotiable paper, agencies, partnerships, insurance, and other business proceedings and relations; political economy, and incidentally any and every topic, a knowledge of which may

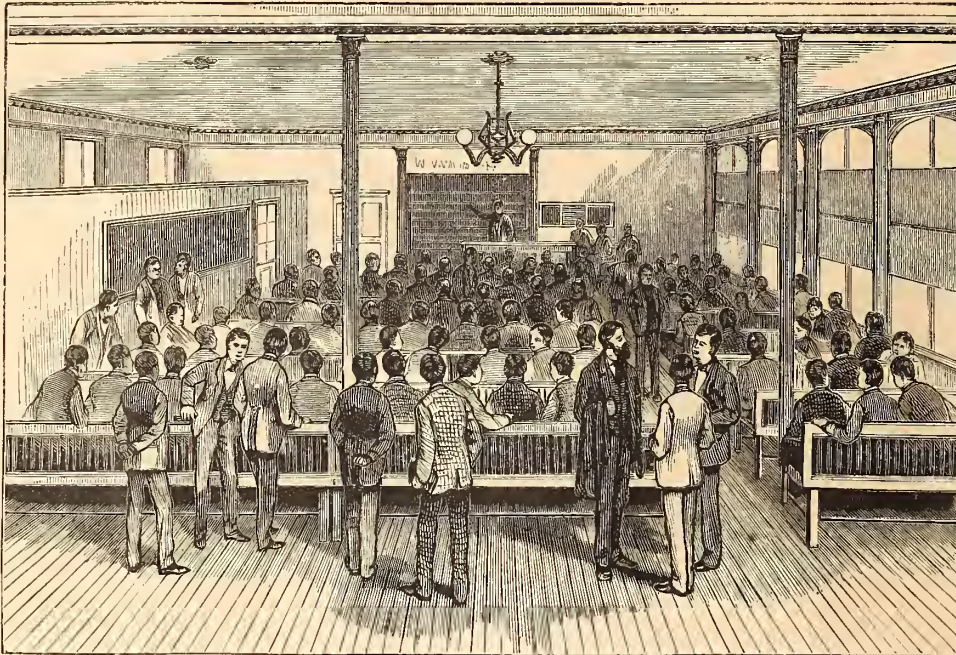
be of practical use to business men.

In all this the ultimate end and aim of the instruction offered are practical workable results. Mr. Packard regards education as a tool. If the tool has no edge, it is not adapted to its purpose, is not practically usable, it is worthless as a tool.

This idea is kept prominent in all the work of the college, and its general results justify the position thus taken. The graduates are not turned out as finished business men, but as young men well started on the road toward that end. As Mr. Packard puts it: "Their diplomas do not recommend them as bank cashiers or presidents, or as managers of large or small enterprises, but simply as having a knowledge of the duties of accountship. They rarely

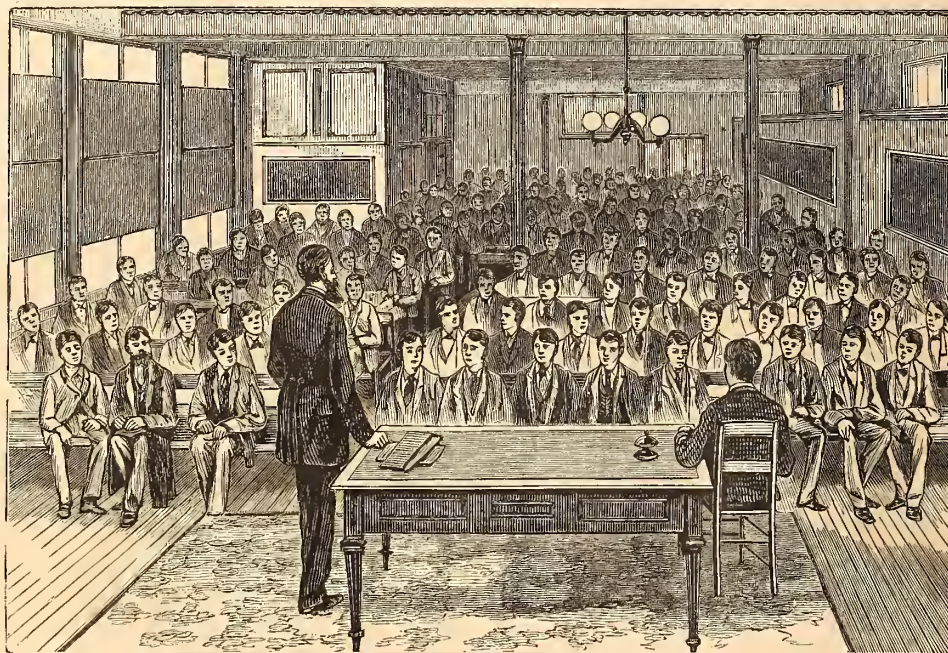
fail to fulfil reasonable expectations; and they are not responsible for unreasonable ones."

This is surely a modest claim for a school holding the place of Packard's Business College.



LECTURE AND RECITATION ROOM.

govern themselves, but to direct and control others. As one is advanced in position his responsibilities are increased. He is first a merchant or agent, directing his own work; next, a sub-manager, and finally manager in a general



ASSEMBLY ROOM.

office or the bank, with clerks subject to his direction and criticism, until he arrives at the exalted position of "superintendent of offices," which gives him virtual control of the depart-



NEW YORK, FEBRUARY, 1881.

To Former Students.

I purposed in the present edition of the TELL TALE to give an account of the progress and status of former members of the College, and to this end solicited by circular and newspaper advertisements information to this end. The responses were so few and indefinite that I found it impossible to carry out the design, and I give this explanation in order to forestall such inquiries as might otherwise be made.

S. S. PACKARD.

OUR PICTURES.

The cuts in this paper are not simply artistic, they are illustrative; and especially those which represent the College. The Methodist Building is one of the finest structures on Broadway, and is located in the very busiest part of that busy thoroughfare. It has a frontage of seventy-five feet on Broadway, and two hundred and twenty feet on Eleventh Street. The College occupies the entire fourth floor, and is lighted on three sides by forty-five large windows, making the lightest, best ventilated, most commodious and elegant apartments for school purposes to be found in the city or elsewhere. The interior views give a correct idea of the school in session. These cuts are taken from the "Story of a Live School," which contains in its eighty pages further illustrations and a full description of school work.

NEW YORK "SUN" ON ABSENTEES.

No doubt the New York *Sun* prides itself on an important and wholesome innovation—that of publishing the names of Congressional absentees each day. We would not dim the lustre of the *Sun* if we could, and we could not if we would, and it is really nothing against that self conscious luminary—"our esteemed cotemporary," that it has unconsciously absorbed an idea from its own advertising columns. It is simply a rare instance of a newspaper publisher reading the advertisements of his own paper, and should be properly recognized as an encouragement to advertisers. The plan of government adopted by the Packard Business College, and voluminously advertised in the *Sun* of October 3, at forty cents a line, has as its basis a "Character Record," wherein absenteeism and all irregularities of conduct are put down each day; and not only this, the meritorious acts are also recorded—and so the student stands upon his own record, be it good or bad. And if in any case he desires a better rating, all he has to do is to make it by better conduct. The *Sun* has done well to copy this plan in part, by publishing the names of absentees, and now if it will complete its good offices by recording the other side, it will have our plan in full without paying anything for it. And inasmuch as it will require so much less room to speak of the good than it does to speak of the bad acts of Congressmen, the advertising space will not be materially crowded upon, and the *Sun* will make good its promise "to shine for all."

MR. PACKARD'S RECEPTION.

At the Wednesday evening reception of January 12, the following students and friends were present: Professors Miller, Monsanto, Couch and Lobeck; Mr. J. H. Dunkin, Miss Rose Tuch, Miss Isabel Michaelis, Mr. Adolph Hoffman, Miss Olive Plant, Mr. A. L. Brown, Mr. Geo. Walworth, Mr. Samuel M. Friend, Mr. Walter E. Scott, Mr. A. Housman, Mr. D. M. Cohen, Mr. C. Davidson, Mr. M. Harris, Mr. L. Tuska, Mr. E. del Castillo, Mr. Leo Shire, Mr. E. S. Schuler, Mr. E. Hoffman, Mr. A. Rindskopf, Miss Steinitz, Miss O. Steinitz, Mr. A. Hecht, Mr. F. Kranich, Mr. O. Stix, Mr. N. Hirsch, Mr. M. Michaelis, Mr. A. Weiler, Mr. James Lee, Mr. Joseph Gregory, Miss Mary Gantz, Miss Lizzie Gantz, Miss Mamie Miller.

The guests assembled at a little after eight o'clock, and dispersed at half past ten. The affair was wholly informal, and everybody seemed at home. The evening was taken up with games—principally charades—music, dancing, recitations, etc. Prof. Monsanto was especially happy in his introduction of new and pleasing diversions. Miss Tuch presided with much grace at the piano. Mr. Weiler gave a recitation from Byron with great acceptance, and Mr. Hoffman, with Mr. Couch's assistance, managed to put a good deal of life into the charades.

The humorous qualities of Professor Miller, which are always pungent and pervasive, were bestowed with a liberal hand, and to everybody's delight. For which, thanks.

SCHOOL FOR SPEAKERS AND REPORTERS.

Acknowledging, for the sake of argument, that editors, poets, orators and fools are "born and not made," the question comes naturally whether anything can be done to improve their born condition, or whether, like young pigeons, they are biggest at the small end of life. Of course we have no reference to "Sky Farm," and the "good little sisters" who live in clover and sing about it, for they are not supposed to measure our common humanity in mind any more than Commodore Nutt and the Midgets represent it in body. Being born so near heaven, it is not strange that these little girls should take on heavenly conditions with their milk teeth, and begin to share in copyright dividends before they have discarded high chairs and bibs. Let us speak of earth-born mortals—boys, for instance. Can an average boy be helped by anybody? Or must we settle down into the lazy conclusion, that if he was born to be somebody, he *will* be somebody, in spite of anybody or anything? Let every grown man settle this preliminary question for himself. Is there one among us all, who in looking back upon his boyhood days, cannot see places and conditions by the score, where a hint, a word of commendation, or of wise censure, would not have served to make a better man of him? In that retrospection how many lost opportunities present themselves—ghosts, as they seem to be of what "might have been!" And even those, who in spite of rebuffs and untoward influences, have "amounted to something" in the world's estimate, how many of this class can fail to see *how much more* their lives might have been to them and to others, if at a certain stage of their journey they had been somehow shoved in a different direction from the one they took; or at least, had a little more or a little better light thrown upon their paths. These thoughts are induced in considering a department of school work, which has been growing up in "our college" for the past three years. It began in a very unpremeditated and accidental way, without much thought of its vitality or its utility, and has grown into shape and consistency by the slow process of accretion, until it has come to be a marked feature in our course of training, and, so far as we know, peculiar to it.

A half hour each morning is devoted to what is called "news reciting." A dozen or more students, appointed on the day previous, are expected to rise and present, each for himself, some item or items of news, or some other matter of interest, bearing on science, invention, travel, society, or what not. He is expected to be thoroughly posted in the matter of which he speaks, and to prepare himself to do his best, except that he is not to commit to memory, but rather to speak in his own vernacular, and in the order of his own thoughts. He is liable to be criticized, either by teachers or fellow students, as to his facts, but not as to his manner—if he can be plainly heard and understood—unless there be some glaring fault that may be easily overcome. It is found that the more freedom of style or manner there is al-

lowed, the better command the student will have of his thoughts, and the more readily will he improve by observation and practice. And beyond this, his individuality is preserved, and he finds where his strength lies.

The proceedings, in their entirety, are reported by those who have no other part in the exercises, one of whom is the official reporter, whose work is carefully written out and filed among the archives of the school. Here we have the material for practice in speaking and reporting, which needs only intelligent direction and proper supervision, to constitute it a thorough school of practice. We take great pleasure in presenting the features of this part of our work, feeling assured that its significance will be recognized by thoughtful people. And thoughtful people will be able to judge for themselves, whether this kind of practice is likely to make self-reliant and efficient young men and women.

THE DUTIES OF CITIZENSHIP.

John Gopsill (our John), who is "Postmaster Gopsill" of Jersey City, has some clear ideas of the duties of an American citizen, and especially of one who is sufficiently so to accept office and emolument under the government. John thinks such a citizen ought to vote if he can; and he recently emphasized this wholesome opinion by discharging a letter carrier who refused either to register or vote. The subject is to be referred to the Department, and there ought to be no doubt as to the decision. If there is any one duty a full grown man owes to the government which protects him, it is to do all in his power to keep its administration in safe hands; and the very least he can do is to vote. John has reflected honor upon his *alma mater*, upon his country, and upon himself. Having been right, he should be president.

ARTISTIC WORK.

The title page of this offering was prepared in pen and ink by Mr. D. T. Ames, 205 Broadway. Mr. Ames is not only an artistic penman, but an expert of national reputation. His testimony in the Garfield letter forgery case was intelligent and convincing, and aided Judge Davis materially in arranging the points of his decision. Mr. Ames is also publisher and editor of the *Penman's Art Journal*, a well sustained class paper, which all enterprising penmen subscribe for and contribute to; and the author of an exhaustive treatise on ornamental penmanship.

A gentleman from the interior writes for a copy of "The Story of a Lively School in a Lively City." He shall have it.

The Packard Wednesday Evenings have been inaugurated with great promise of success. The young men and maidens who make themselves and each other happy in these social reunions are already numbered by scores.

A CASE OF MEMORY.

RUSSELL BROTHERS, of 17 Rose Street, are printers. They print books and circulars and show cards, and whatever they can get to print; and they do their work well, and get good prices. In fact, getting good prices enables them to do good work. No one has a right to expect good service without fair pay. Russell Brothers have done the printing of Packard's for the past twenty-three years, and that is how we know about them. There is one member of the firm against whom we have a personal spite. We have been harboring it for years, and we will try and get rid of it here. His name is Robert M. Hart. He was foreman for Pudney & Russell, at 79 John Street, in 1858, when we first fell into their hands, and we noted his miscellaneous efficiency with envy and disgust. He doesn't look smart, and no one would take him, at a glance, for a Solomon or a Bob Ingersoll. But he can carry a lot of things in his little head without getting them mixed. That is what we have against him. While *he* lives and labors we never expect to make a convincing argument in favor of writing things down. He never wrote a memorandum in his life, and yet, in an experience of twenty-three years, we have never known him to have a lapse of memory in reference to any business matter, great or small. Now, *we* live and thrive on the supposition of poor memories; and this is our spite against Bob Hart. But after all, people do sometimes die, and their memory goes with them; and in such cases it would be well to have a few things in black and white. Even Hart must acknowledge this.

PLAGIARISM.—Russell Brothers have stolen our motto without giving credit. Observing our thrift under it, they propose to try it awhile. If they are really in earnest about it, it will do them good. "Do right and fear nobody." That is the motto; and this enterprising house has had it painted in bold letters, on a prominent transverse beam, which attracts the eye on entering their office. This borrowed aphorism will enable them to fight the devil successfully. We have tried it.

The American Grocer, published by W. T. Jones, 28 and 30 West Broadway, is one of the very best class papers in the country, though we confess that we never could understand how it attracts such a wealth of advertising patronage. However, readers are not obliged to read all the advertisements—although advertisers are assured they will—for the amount and quality of literary matter leaves little to be wished for in this regard. The "Clerk's Department" is always well filled with practical hints on practical subjects, and economic topics are treated by the editor and contributors in a comprehensive and thorough manner.

Send for "The Story of a Live School." It will keep you awake, and give you something to think about and act upon.

PACKARD'S STORY OF A LIVE SCHOOL.

This is a book of eighty pages, containing fifteen wood cuts of the internal doings of a business college, and an almost interminable colloquy between Mr. Packard and a Mr. Wilson.

The latter gentleman has brought with him—or has been brought by—a seventeen years old son, whom he proposes to place in the college, if everything suits. The conversation covers a very wide area, and not only develops the methods practiced in the school, but enters the domain of teaching generally, and may be accepted as a contribution to the new ideas of education which are at present stirring the public conscience. Leaving out the patent and undisguised fact that the book is an advertisement of the "live school" it describes, there is much in it to interest the general reader. It certainly is not dull, and whoever begins the story will be likely to read on to the end, which does come at last. It may be superfluous to suggest, that whatever objections Mr. Wilson presents are adroitly met by his interlocutor, and that he concludes to leave the young man in Mr. Packard's care. And the conclusion seems a very wise and proper one.

MR. GASKELL, of the Jersey City Business College, has prepared, and Fairbanks, Palmer & Co., of Chicago, have published, a book of 500 pages, entitled, "The Laws and Forms of Business and Society." The publishers say, that sixteen thousand copies were sold during the first month after publication. This secures to about 80,000 people, allowing that each copy will have five readers, a very valuable aid in the most trying exigencies of life, for there is scarcely any-

know how to avoid the blunders and mistakes of life, should at once invest five dollars in Gaskell's "Laws and Forms."

"PUCK" ON BUSINESS SCHOOLS.

Puck is a humorous paper, and is in the habit of treating humorous subjects in a humorous way. Since the close of the political campaign, it has been a little hard up for topics; but zeal, enterprise and a "mission," can overcome even worse obstacles than a dearth of windmills; and *Puck* has all these abnormally developed—hence its "find."

There is a deal of fun about a business school, although our boys don't happen to find it in the same strata that *Puck* does. As a rule, they take it mixed with a good deal of hard work, which, after all, makes it the sweeter. *Puck*, on the other hand, finds it lying around loose, and just "gobbles" it, as will be seen in the following correspondence, which we clip from that illuminated sheet of January 19. The point of the initial article will be clearly enough apprehended by the letter and "improvement" which follow:

[From "*Puck*," Jan. 19.]

BUSINESS SCHOOLS.

We have received the following letter in reply to our article of week before last:

January 6, 1881.

To the Editor of "*Puck*."

SIR: I do not believe that even a professedly and confess-
edly humorous paper like *Puck* could afford to be unjust,
and I don't believe *Puck* would be if it *could* afford it.
Your pungent article in the current number on "Business
Schools" would be excellent if it were true. How much
truth there may be in it, I don't know, for the reason that
I am not acquainted with the internal workings of all the
business schools of the country, nor even with a majority
of them. You have, undoubtedly, better information in
this respect than I have, or you could not make the broad
statements you do. I do know, however, what is done in
a few schools that teach the business branches, and are
called "business colleges," "commercial schools," etc.,
and I am well assured, from that knowledge, that your
strictures do them great injustice. Let me specify briefly.

You say, "the proprietors of these establishments profess
to teach the youth how to become merchants and
traders." There is, in fact, no such pretence made nor
any approach to it. There is no semblance of "trading,"
in the proper sense of the word, and nothing that can be so
characterized, except the recognition of transactions for the
purpose of recording them. And in this there is no attempt
to inflate the student with the notion that he is even an
embryo merchant, though in truth he may be. And, in
brief, I will say that a respectable and responsible business
school is very much like any other respectable and respon-
sible school—it teaches certain branches of study, such as
bookkeeping, arithmetic, penmanship, correspondence,
phonography, modern languages, etc., and tries to teach
them thoroughly and well. It not only employs the best
teachers to be had, paying good salaries, and surrounds
itself with all needed appliances, but having so few studies,
it is able to teach them more efficiently than they can be
taught in miscellaneous schools. If these branches of study
are useless or unimportant, then business schools are doing
an unnecessary work, and parents have an inadequate idea
of the studies their children should pursue; but if the
branches taught are well taught, and the expectations of
patrons are honestly met, the schools cannot properly be
called "humbugs," however unnecessary they may be.
If, judging from some weak examples, I should say that
American journals are as flat as dishwater, and "humbugs
of the worst kind," I should do *Puck* great injustice, and,
knowing *Puck* as I do, I could not say it. And I honestly
believe that were you to acquaint yourself fully with the
spirit and work of the best business schools, you would make
exceptions whenever you claim that "the business schools
of America are strictly humbugs."

I send you a little pamphlet, which, pardon me, I do not
mean you to read, wherein I have attempted to explain
carefully and circumstantially the daily processes of a busi-
ness school which I know a good deal about. I believe
every word in this pamphlet is true, and I ask you, as a
public journalist and in justice to one who is trying to deal
honestly and squarely with his fellows, to glance at the par-
agraphs I have underscored.

Feeling well assured that you have no purpose to convey
a false impression, nor to injure an honest co-laborer, I am,
with sincere respect,

Yours truly,

S. S. PACKARD.

Mr. Packard has written a temperate and well considered
letter, which deserves an answer at our hands.

We said that the business school of this country is "strictly
a humbug of the worst kind." We see nothing in Mr.
Packard's communication to make us change our opinion.

There are business schools and business schools. We have
no doubt that Mr. Packard keeps as good a business school
as can be kept. What we wish to point out is, that the
business school, *per se*, is unnecessary and useless—in fact,
that there is no such thing as a business school.

If Mr. Packard runs a good, well conducted school, where
young men are taught things which it is desirable for them
to know, he is doing a commendable work. But if this is
the case, it is absurd for him to call his establishment a busi-
ness school. If, on the other hand, his is what we under-
stand by the term "business school," it can scarcely be a
worthy institution.

It seems to be necessary that we should set forth our
reasons for coming to this conclusion. We will do so as
briefly as possible.

You cannot teach a boy business without sending him to
work for his living, any more than you can teach him
swimming without letting him go into the water.

Of course, you can suspend him in the air by a rope
around the waist, and make him go through the motions of
swimming. But, if he were your own son, would you
throw him overboard in mid ocean, and let him take his
chance of saving himself by means of the theoretical knowl-
edge thus acquired? The chances are ninety-nine to one
that, if you did, the moment the boy felt the chill of the
water and the swell of the great ocean under him, he would
forget all his rules, all his drill, throw up his arms and go
to the bottom like a plummet.

The young man who graduates from a business school,
and goes down town, finds himself almost as hopelessly lost
as the theoretical swimmer left to the mercy of the billows.

He has learned, it is true, a great deal of the so called
science of bookkeeping. But he finds that the science of
bookkeeping is not the science he was taught. His familiar
entries, such as

"John Jones, Dr., to Coal, \$7.50,"

he finds of no use whatever. Perhaps, at the best, what he
has learned enables him to understand the books of original
entry, but that is all. Every house keeps its books after its
own fashion. The system of each one is the outgrowth of
its peculiar needs. Many houses invent new books to meet
special requirements. Commission merchants who deal
with foreign countries have to adapt their methods of account
to suit the customs of merchants in China, Brazil or
the Cape of Good Hope.

These things cannot be taught by business schools, how-
ever well conducted. A young man may know how every-
thing *ought* to be done in the way of bookkeeping, but he
certainly cannot know beforehand how it *is* done in any
given house.

When he enters an established business house, he finds
that he has to set himself to learn a complicated system of
accounts, which cannot, by any possibility, be known out-
side the door of the office.

There are, of course, certain principles which underlie
all fashions of bookkeeping, but they are of the simplest
character. With one week's application, the dullest mind
may master them. All the rest that is taught by "profes-
sors" of bookkeeping is mere theoretical nonsense. As to
business habits, clerkly style and habits of correctives, they
can best be learned in active business.

Of course, the young man who goes down town has a
better chance if he is properly educated than if he is not

educated at all. But any ordinary school, if it is at all
good, can teach him to write a good hand, to use grammatical
language and to cipher well and readily. That is all he
needs to know.

Next week we shall take up the little pamphlet which
Mr. Packard has sent us, and make some comments on it.

Despite the humor there is in this remark-
able arraignment of an educational specialty,
there is enough of the common thought—we
come near saying the *uneducated* thought—re-
specting the legitimate work of business schools
to warrant us in answering the salient points.

I. *As to the name.* Our esteemed con-
temporaries seriously objects to the designation
"business," as applied to schools, and in his hot
indignation at the misnomer, gets into no end of
floundering. First he says, "the business school
of this country is a humbug;" next, acknowl-
edges that there are more than one kind, viz.,
"business schools and business schools," and that
Mr. Packard keeps the better sort—in fact, "as
good a one as can be kept;" then comes down to
pronounce the "business school *per se*"—what-
ever that may be—"unnecessary and useless,"
and finally concludes that "there is no such
thing as a business school." It is the old story
of the broken kettle over again.

We are sorry, indeed, that the term "business
school" does not please our esteemed contempora-
ry; but neither does it please us altogether.
In fact, were we to baptize the child afresh, we
should undoubtedly select a different appellation
—not a more appropriate one surely, for that could
hardly be—but one that would give less offence
to our esteemed contemporary, and make us less
responsible for other people's shortcomings;—we
have plenty of our own. There can surely be
no great wrong in calling that institution a
"business" school, which confines its teachings
almost entirely to the branches of study required
in business. Our friend makes the natural mis-
take that a business school—to be true to its
name—should pretend to teach *business*, instead
of the studies applicable to business. That does
not follow by any means, and hence much that
he says further on about "business habits, clerkly
style and habits of correctives," [*sic*] is quite
foreign to the discussion.

2. *The uses of education.* Our friend says:

"You cannot teach a boy business without sending him
to work for his living, any more than you can teach him
swimming without letting him go into the water."

And then follows the unfortunate (for him)
illustration about throwing a boy overboard in
mid ocean that he may sink.

We cannot do better in this connection than
quote from the pamphlet sent our friend, and
which he proposes to comment upon at some
future time. In answer to a suggestion from
his interlocutor as to the sort of education attain-
able in a business house, Mr. Packard says:

"There is probably no greater fallacy than the too fre-
quent one, that a business house is the place in which to
learn to write and figure, and keep books, and do other
clerical duties; and the strangest thing about it is, that to
some extent, business men themselves harbor and propagate
this idea. It can only exist from some unfortunate expe-
rience with poor schools, or from utter lack of knowledge
as to what can be done by intelligent and faithful teachers,

or from mere prejudice. There is no question but a business house is the place, and the only place in which to learn *business*—to get a knowledge of men and their motives, and to acquire practical experience. No respectable or responsible school pretends to supply these requisites; but when an otherwise intelligent man undertakes to say that because *he* was cheated out of a proper school education, and has learned "all he knows" in business, therefore every other boy ought to be cheated in the same way, he covers altogether too much ground, and does not exercise the shrewdness of judgment and speech that characterize his dealing. I do not, by any means, think it impossible to learn book-keeping in an office, neither do I think it a poor place to learn, if the conditions are favorable; that is, if there is some one who has the time, the disposition and the ability to teach. These conditions are rare—in fact, are unknown in most offices. To be sure, a smart boy may "pick up" some knowledge if he will keep his eyes and ears open; but the quality of his acquisition depends wholly upon his good luck and his native sense.

"The attitude assumed by some business men is, that knowledge is a drawback, unless acquired by the hardest way, or in their way. All that we claim for our drilled students is, that they are better, and not worse, for their drilling. We are egotistical enough to believe that what a young man learns from us does him no harm, and that he ought to be a more valuable assistant with the education we give him than without it. Business men who want "bright boys" to grow up in their business, should be very grateful to a school that relieves them of the drudgery of such teaching as can be done better out of their office than in it; and I am sure sensible business men are."

3. About learning to swim.

"The young man who graduates from a business school and goes down town, finds himself almost as hopelessly lost as the theoretical swimmer left to the mercy of the billows."

This is the conclusion of the argument, that if thrown into mid ocean without learning to swim, a young man would probably go to the bottom. There could be no apter illustration to enforce the necessity of preliminary training for business, and it is very strange that our friend, with his splendid scent for cover, should have overlooked the game in this shabby way. He talks vaguely about "suspending a boy in air with a rope around his waist" that he may "go through the motions of swimming," when he knows as well as he can be told, that no man in his right mind ever pretended to teach the art of swimming in that fashion. And yet, there are "swimming schools" with real water and ready appliances, under good instruction, wherein girls and boys, and men and women can and do learn to swim. And we doubt not that even our friend, with all his sublime contempt for schools—with a name—would gladly accept a few hints from the master of a swimming school before plunging into mid ocean, without any knowledge of the theory and practice of "striking out" to keep himself afloat. Verily, his illustrations are like unto a boomerang; they "go back" on the projector.

4. Funny ideas about bookkeeping.

"He has learned, it is true, a great deal of the so-called science of bookkeeping. But he finds the science of bookkeeping is not the science he was taught. His familiar entries, such as:

John Jones, Dr. to Coal, \$7.50,
he finds of no use whatever."

What sort of dribble is this? And how a fourteen years' old student in a business school would laugh at it! Coming from a funny paper,

however, it might be proper to laugh, on general principles. It is very evident, that if a business school is a poor place in which to learn the principles of bookkeeping, the editorial office of a funny paper is infinitely worse. We very much fear that our friend has been unfortunate in his early selection of a business school, and has based his opinion of schools by that name upon his own unlucky experience. Verily, there *are* "Business Schools and Business Schools," and our friend must have got into the wrong shop.

In referring to the above paragraph, it would seem well nigh hopeless to attempt such an explanation as would convey a proper idea of what is taught in a business school, even of the science and art of bookkeeping. The implied contempt for, not to say ignorance concerning such instruction, conveyed in the so-called "familiar entry," seems to leave open no avenue through which fair intelligence can be conveyed, touching this matter; and the despair is only intensified by reflecting upon the remark further on, that "the dullest mind" can master the "principles which underlie all fashions of bookkeeping" in one week. If this statement were not so senseless, it would be very discouraging to minds not at all dull, who find six months, and even a year, quite short enough to acquire a thorough knowledge of accounts. And the worst of it is, that there are people, and sensible people, too, who will read a flippant and wholly inconsequent assertion like this, and accept its conclusions—or rather its assumptions—without taking the trouble to fix the probabilities. And the same remark will apply to the wholly inconsiderate statement which follows, viz.: "Every house keeps its books after its own fashion," and, by parity of reasoning, unless the would-be bookkeeper knows in advance how "every house keeps its books," he does not understand bookkeeping. It would seem to an ordinary mind that such specious reasoning as this is no reasoning at all, but merely the *argumentum ad ignorantiam*, which is inadmissible in discussing a grave subject in a grave manner by the editor of a creditable journal. It is this very fact that no two houses keep their accounts alike, in detail, that makes necessary such a complete knowledge of the principles of bookkeeping as can be learned only by studying under competent teachers; and here is just where the educated accountant has the advantage over the uneducated one. A person who picks up his knowledge of accounts in a business house, can readily acquire the methods there used without the necessity of understanding the subject in its wider aspects; but he who learns the science of bookkeeping thoroughly knows how to apply it under all circumstances, and needs only to glance at a set of books—kept according to anybody's system—to understand them. Conceive of an intelligent man saying that inasmuch as no two battles are ever fought in the same way, all knowledge of military science is worse than useless—or that because no two patients have exactly the same disease or the same symptoms, the science of medicine is a delusion and a snare! And yet, this is the kind of sober reasoning to which we

are treated in the discussion of a sober subject by an intelligent editor.

It might as well be understood, that whatever humbugs there may be in the educational line, the *reputable* business schools of this country are, in no sense, humbugs; that they are veritable schools of learning, patronized by people of clear heads and pure hearts, who desire the best results of education for their sons and daughters; who are able to pay for it, and are capable of judging of the comparative merits of the different classes of schools. It should be understood, moreover, that during the past twenty years, very great improvements have been made in the matter and manner of instruction, and especially in the character and attainments of the teachers, and the quality of work altogether. A large proportion of the teachers in business schools are college graduates, who find full use for their disciplined minds in the work before them, and who are as proud of their labor and its outcome as they could possibly be. And those who are not college graduates are men of mature minds, clear perceptions, and abundant self respect, who can earn good salaries anywhere, and who get good salaries where they are.

It should also be understood, that the graduates of business schools are not caught by neck and heels and hurled into the maelström of business, without so much as a broken plank to hang to; but that they go, like other young men of their age and circumstances, where their services are needed, and where people are willing to pay for them what they are worth. They are no more likely to overrate themselves, or to be tangled up in the intricacies of correspondence with "China, Brazil, or the Cape of Good Hope," than other young men who have not spent a year or two, as they have done, in acquiring knowledge calculated to help them in these directions.

It is rather too late in the day to advise the thousands of young men in this city and elsewhere, who owe much of their success in life to their training in business schools—and who are only too glad to acknowledge it—that they have been humbugged all these years, in imagining that they have been benefited by schools that have never existed. We are sorry for *Puck*, but it really *is* too late.

Puck has exhausted the resources of its editorial department in reviewing the "Story of a Live School," the conclusion of which is that if the editor of *Puck* "were at the head of a business house down town," he would not employ a boy "from such an institution until he had rubbed the freshness off himself in somebody else's office; as he is likely to go down town after it as useless and conceited as a Yale College graduate." Our friend is right. *Puck's* office is no place for a boy to get freshness rubbed off. He would be likely, instead, to get more rubbed in: Freshness, however, is not a bad thing. If *Puck*, now, had a little larger supply of a different kind it might be well; something, for instance, in its literary and editorial columns that could be mentioned the same day with its cartoons.

ABOUT JOURNALISM.

There seems to be hopes, even, of an improvement in journalism; and if Mr. Watterson of the *Louisville Journal* expresses the honest feeling of the best sort of newspaper men, by the time the Egyptian obelisk is moved again, or the Brooklyn Bridge is built, there will exist a new order of journalistic work, and a guild of journalistic workers such as will represent the best thought and the highest morals of the country. Even the New York *Herald* sees this, and supplements its confession that at present "journalism is a kind of civilized Ishmaelism, where every man's hand is against his neighbors," by the assertion that "the tendency to improve is quite observable, and newspapers are daily coming nearer and nearer to the ideal." The *Herald* goes on to say, that "in some cities there has grown up a fungus parasite press, living on defamation and blackmail; but the existence of this evil only brings into contrast the better features of the true newspaper. So long as paper is cheap and the press is free, there will be blackmail and slander. There is no remedy so sure as that of the gradual formation of a code of professional ethics which will divide one class from the other as distinctively as Mr. Evarts and Mr. O'Connor are divided from the miserable Tombs shysters who live on the proceeds of crime."

Here are solid chunks of truth, and if the newspapers of the country would but see the matter in this light and set about the reformation, there would be no need of making the division of O'Conors and Evartses on the one side and Tombs shysters on the other. But they won't do it, and there is where the trouble is. While the world stands, and paper and printing are cheap, there will be not simply two classes of newspapers but a thousand classes—in fact each paper will be a class of its own. The only way to elevate the standard of the press, or of any human calling, is for each individual to lift up his own end and keep it up. The community as a whole does not desire flimsy or vicious newspapers, poor preachers, poor teachers, or "shoddy" in any shape, and the best papers, the truest pulpits, and the most faithful schools, are sure of their reward, both here and hereafter.

SADLER'S NEW ARITHMETIC.

W. H. SADLER, of the Baltimore Business College, is the author of a new Commercial Arithmetic, which seems to give great satisfaction to all who use it. It is very full on all the leading commercial topics, including percentage, interest, exchange, profit and loss, partnership settlements, etc. There are few clearer headed men among us than the author of this important work, and he has entered upon a field that he fully understands. Our theory of authorship is clearly enforced in this case. Mr. Sadler's book has grown out of the necessities of his own class room work, and, making it to fit those necessities, he has happily supplied a general want. The new book is being rapidly introduced into the leading business schools.

WHAT'S IN A NAME?

The criticism made by *Puck* on "Business Schools, *per se*," brings up the old question as to an appropriate name for schools making a specialty of the commercial branches. Probably no honest manager of a "Business" or "Commercial" College has not felt at times the false position in which the title of his school places him before the public, not on account of its inaptness or its assumption, but more from its association; for there need be no delicacy in stating, what everybody knows to be true, that the name "Business College" has been made to cover a multitude of detestable trickeries in the art of "running" institutions of learning. The name has come down through a long history of transformation and improvement in matter and methods of teaching; and, although more applicable to-day than it was twenty-five years ago, does not stand for the same thing. There would doubtless be a general willingness on the part of the best schools of this sort to drop the misunderstood title, but for the fact that it has become a trade mark, and that there is no sound reason for making the change. A great deal of floundering, however, has been done, from time to time—some uneasy souls going from the extreme assumption of "Business University" to the unostentatious and simple designation of "school," with no qualifying title, and settling finally on the old name; and all this without any change in curriculum or management. It is a discouraging fact in the conduct of human affairs, that every member of a class must bear, in greater or less degree, the onus imposed upon his class by unworthy individuals. Thus it is, that no minister, or lawyer, or doctor, can do a discreditable thing without bringing "disgrace" upon his fellows; and, in order to guard against such injuries associations are formed and official action invoked to purge the professions at large from the shortcomings of individual members. The necessity for some such safeguard in the matter of business schools has, at various times, found expression, and occasional attempts have been made to secure the benefits of association in its largest sense. To this end, the "Bryant and Stratton Business College Association" was founded in 1864, and was superseded by the "International Business College Association" in 1868. Each of these associations embraced from forty to fifty separate schools, located in the principal cities of the United States and Canada; and the purpose sought by the union was not only greater efficiency in the individual schools, but such a system of co-operation as would secure a fair appreciation of each other's work. Nothing beyond this could be done; at least, no power was given or assumed by the association of prescribing the character of individual work, although at the conventions free discussion was had as to the *minimum* of attainment which should permit diplomas to be given. The conventions have been held, with more or less regularity, to the present time; and much good has resulted in the comparison of opinions and processes, and in perfecting a system of intercom-

munication; and, after all, it has become apparent that each school must stand on its own merits, and adapt itself to the wants of its own constituency. The measure of instruction which would seem to meet the demands of one community is found to be wholly inadequate in another; and, as each school must sustain itself as against competition in its own neighborhood, it must be left free to adopt those measures which will best commend it to favorable regard. Thus, some of the schools find it necessary to have a "short, sharp and decisive" course, which will enable a young man with ordinary attainments to complete his studies in three months; others find it feasible to cover one and even two years in their course, and to give a more general training in subsidiary branches. In some localities, the term "Business College" has become such a stench in the public nostrils that it has been deemed necessary to abandon it for a less encumbered title; and so, "business training schools," "commercial schools," "schools of trade," etc., have been made to supersede the objectionable name. In some cases, the term "college" seems to have given offence, on the ground of usurping functions that pertain to another order of educational work, and over-modest teachers have been constrained to abandon the old ship, though they are forced to take refuge in an older; for "schools" existed before colleges, and the name is as sacredly identified with special functions of labor.

And, after all, what is in a name? If a "school," or a "college," or a "university" be true to its pledges—if those who taste of its quality find it good, and healthful, and nourishing—if those who go out from it discover that they have not been deceived, but greatly helped in their life work—the mere *name* will matter but little, and the *thing* for which the name stands, will continue and be strong, and prove a blessing to its keepers, to the promoters, and to the world.

TO THE OLD BOYS.

The Wednesday evening receptions, elsewhere alluded to in this paper, were promoted with a view to bringing together, in a social and informal way, the students and friends of the school, both old and new. Especially was it designed to facilitate the reunion of "old students," and the recementing of old friendships. Mr. Packard's parlors are opened on Wednesday evenings from 8 to 10; and he would be happy to have this notice accepted as a cordial invitation to students and friends, old and new. The address is 114 East Seventy-third Street.

☞ Don't be backward in sending for "The Story of a Live School." It is bright, and fresh, and readable—quite out of the line of school circulars. Sent, free of cost, on application to the college, 805 Broadway.

PROMOTIONS IN BUSINESS.

When a boy goes to business he considers it a "start" in life. He usually takes whatever position he can get, and accepts whatever pay his employer chooses to give him. Of course, if he is a wise boy, or has wise friends to counsel him, he tries to get into a good house, and into the business which suits him, and which he is likely to follow. He takes with him whatever qualifications he has, natural or acquired, and puts them at the disposal of his employer, feeling, at the same time, that whatever value there may be in them should count for so much in his chances for getting on in the business. If he is a sensible boy, and has not been "sat upon" too severely by people who forget that they were once boys themselves, he will not underrate his qualifications, nor fail to see how nearly they come up to the measure of honest requirements. And neither will he be very likely to overrate himself, through any weakness of his employer, which might be construed into an admission that he is really earning his wages. As a rule, business men, who employ boys, do not lay themselves open to attacks from this quarter. They are quite apt to reason that a boy is easily spoiled, and, "for his own sake," it is not well to raise undue expectations, or to yield clues which may lead to self-inflation. For some reason it is usually thought best to "keep boys down," and they are generally kept down, unless they can force themselves up.

The consideration of the great question of labor and capital comes early in the life of a boy working for wages, and he is apt to discuss it with more or less discretion, but with a clear understanding of its points as they touch his own case. And he is apt to learn, among the first lessons of his life, that there *is* a conflict between labor and capital, and that in every contest the strongest wins. If he is an uncommonly wise boy—that is, wiser than most men—he will see that labor cannot afford to fight capital without a place to stand; that there must be reasons for the blow—if blow there be—with more than even chances for success. On the other hand, capital is apt to stand on the defensive. The most it needs to do is to hold its ground, and keep matters quiet. Capital is conservative—its chief anxiety being to hold on, and keep agitation down. Having the advantage at the start, it only hopes to keep it to the end. When things are "well enough," why disturb them? And so, when the boy—who in this case represents labor—would move toward the end which he has held steadily in view, he has to do it by main force, and against a fearful odds of studied inertness. His employer, who represents capital, is not likely to forget—or to let the boy forget—that when *he* was a boy, he had to work much harder for far less wages, and that no one was kind enough to instruct him and make him useful so that he could command higher wages. He would like the boy to consider how much more capable he is now than when he came into the business, and to remember that he is under lasting obligations for the attention through

which this sharpening has come. And if the boy, presenting his side of the case, should mildly suggest that if he is really more capable and useful, his services are by so much the more valuable, he is in danger of being thought presumptuous, and being told as much.

But the boy who has plenty of good work in him—a clear head, a bright eye, a strong arm, and an honest heart, need have no fear of reaching the place in the busy world to which these qualities entitle him. After all, he will find that his early contests with capital, and even, what seemed to him, the indifference and selfishness of men, keeping him from the rapid advancement which he felt to be his right, were all favoring conditions for the development of the better manhood within him. Sturdiness of character and final achievement in the grand pursuits of life, are not dependent upon a too early recognition of smart traits in a boy. If he owns the solid qualities which underlie all true advancement, he is sure of his promotion, and he need ask no man to grant it.



[It should be explained that once in four weeks students are required to submit such evidences of progress and attainments in all their studies as can be done in writing. This includes Penmanship, Arithmetic, Book-keeping, Commercial Law, Languages, and particularly Correspondence. The letter accompanying this "Budget" is addressed to the principal, and is expected to show—as nothing else could—the quality of the student's attainments. He is permitted to select his own topics, and to use his own methods of expression—the only requirement being that the matter shall be original. The letters published herewith are submitted as among the best of the last three months.]

From Mr. M. Harris.

THE PLOT OF THE DRAMA, DANIEL ROCHAT.

NEW YORK, Dec. 29, 1880.

Mr. S. S. Packard.

DEAR SIR: When I last wrote you, I hoped an occasion would present itself for me to do so again. This occasion has come, and I will now try to describe to you the plot of the play entitled, "Daniel Rochat," now being performed at the Union Square Theatre.

DANIEL ROCHAT, a very eminent French statesman, philosopher and atheist, is supposed to have been travelling *incognito* in Switzerland, where he one day met two very handsome American young ladies, who were sisters. He was immediately captivated by the charms of the elder, a Miss Lea Henderson by name. By chance they were all going to travel the same way, and to the same place; and thus they were together very much—in fact, all the time—which tended to increase their mutual attachment. Rochat's eloquence and gallant manners had had their effect on Lea.

After some time, Rochat received notice to repair at once to Ferne, the birthplace of Voltaire, in order to deliver an address on the anniversary of that great man's death. He invited the ladies to go with him, which they very willingly did, as Ferne lay directly in their route to Paris.

After the ceremony was over, and the ladies had discovered who their gallant courtier was, Daniel came to them, and, after the proper preliminaries, proposed to Lea, and was accepted.

Everything goes on charmingly until the wedding day. Daniel, an atheist, sends for a notary, and they are legally married, Lea having given her consent to this, supposing it to be a mere form, to be followed by a regular ceremony in the church. The carriages are ordered, and all are ready to go, when Daniel asks Lea for a few moments' private conversation. To this she consents, and he then, to her consternation and amazement, tells her that he cannot go to church, as all his life has been consecrated to opposing the church and all religions, and that to openly recognize the binding force of a church ceremony in this way would blast all his hopes for the future, and involve him in utter ruin. And now comes the grandest part of the play. Lea tries to argue with him to show him his error, and to induce him to take her to church; but all in vain. He is inexorable. He then tries to show her that all church ceremony is useless, the law of marriage having in their case already been fully met. Lea cannot believe this; but, upon Daniel's bringing her own cousin and the notary who married them, she is finally convinced of the legality of the marriage, but is not satisfied. The arguing and entreating on both sides continues for some time, until, not being able to come to any agreement, and the strain on Lea's mind becoming too severe, she agrees to sign a divorce; but Daniel, in his supreme love for her, refuses to do this, and with this result the play ends.

Yours respectfully,

MORRIS HARRIS.

From Miss Isabella Michaelis.

SCHLIEMAN'S DISCOVERIES.

Mr. S. S. Packard,

DEAR SIR: One day recently, on looking over some German volumes, I came upon the beautiful old story of the "Siege of Troy," and it naturally led me to conclude that it might be of some interest to you if I wrote what I can remember about Professor Schlieman's excavations and discoveries on the site of Troy.

First, I must tell you that Schlieman had as firm a faith in the historical value of Homer as we have in Macaulay or Bancroft. I really do not know whether he tried to convince the Americans that untold treasures must be hidden in the ground where Troy formerly stood; but, if he did, his efforts were not successful, for it was the English and Prussians who furnished him with the means to commence his work.

Taking his beloved Homer for a guide, he started from England, and landed on the coast of Asia Minor. You, no doubt, remember that Homer, in the beginning of his *Iliad*, tells us how Troy was situated at the junction of the rivers Samois and Skamander, and how from its gates or tower one looked out on the Mediterranean Sea, and was directly opposite the Isle of Somathrace. So Schlieman, having this firmly fixed in his mind, commenced his excavations at a point directly opposite Somathrace, and just where he supposed two rivers must have met, had not that strip of land prevented it.

Great was his joy and triumph when, after digging to some depth, he came to the ruins of a large city; but his disappointment was equally great, when he found that it did not answer at all to Homer's description of Troy. Firmly convinced that he must come to Ilium if he but dug deep enough, he tried once more, and again unearthed the ruins of what seemed to have been a beautiful city; but, if Homer told the truth, not at all like Troy. Nothing daunted, he tried once more, and at last came to the well-preserved ruins of the walls of Troy.

I can well imagine with what feelings of triumph, awe and hosts of other emotions, he entered those old gates; and, when once within them, how readily he identified every spot. First, there was the tower, where that touching and beautifully patriotic parting between Hector and Andromache took place; then, looking from the tower, he could easily imagine he saw the "God-like Achilles" driving round the walls, with the body of poor Hector tied to the wheels of his chariot; and so with every incident mentioned by Homer.

The most valuable things he succeeded in finding were a quantity of gold plates and dishes, and a large chest of coin, all of which had lain undisturbed for centuries in the treasure chambers of King Priam.

But here I must leave the interesting subject, for my space is more than filled, even if your patience is not exhausted.

In a future letter, I may speak of the wonderful discoveries near Mount Olympus, in Greece.

Yours, very respectfully,

ISABELLA MICHAELIS.

From Mr. Leo Tuska.

PUBLIC WORKS IN NEW YORK.

NEW YORK, Dec. 6, 1880.

Mr. S. S. Packard,

DEAR SIR: Having lately had a discussion with a number of friends about some of the great works in and about this city, and not agreeing with them on all points, I determined to look them up. The more I searched into them, the more I was interested. I will in this letter give you a short sketch of a few of the principal subjects, namely, the Croton Aqueduct, High Bridge, the Brooklyn Bridge, the Hudson River Tunnel, and, though not a constructive work, the opening of Hell Gate.

The Croton Aqueduct, which supplies our city, surpasses any modern structure of its kind in size and magnificence. It was completed in 1842, having been four years in construction, and its cost being about \$12,000,000. Its whole length is forty miles from the aqueduct on the Croton River to Fortieth Street and Fifth Avenue. The dam raises the water about forty feet, forming the Croton Lake, which covers four hundred acres. Besides this, there are receiving reservoirs at High Bridge, Central Park and corner of Fortieth Street and Fifth Avenue. The total capacity is about 1,200 millions of gallons daily. From the dam to the Harlem River the aqueduct is built of stone, and arched over and under. The aqueduct is continued across the Harlem Bridge, the water being conveyed in two large iron pipes, each three feet in diameter. The water is distributed through 313 miles of pipe.

High Bridge is 1,460 feet long, 114 feet wide, and is composed of fifteen semi-circular arches, eight of which are over the water, and eighty feet wide, and seven are above the bank, each fifty feet span. It is built entirely of brick and stone.

The Brooklyn Bridge over the East River, connecting New York with Brooklyn, is the finest structure of its kind in the world, surpassing even the Niagara Suspension Bridge. It was designed by Mr. Roebling, and the plans are being carried out by his son, Mr. W. A. Roebling. It is more than a mile long, and its cost will exceed twelve million dollars. It is 135 feet above high water, and the piers are 280 feet in length. The superstructure consists of an iron framing, 85 feet wide, supported by four main cables of galvanized cast steel wire, each 16 inches in diameter.

The Hudson River Tunnel was begun but a few months ago, and the work on it has been greatly delayed on account of the recent accident. It extends from Fifteenth Street, Jersey City, to New York, and its purpose is to provide for a way for a railroad.

The opening of Hell Gate, to enable ships to pass safely through, was commenced in 1857 and completed in 1876, under the superintendence of General Newton, of the United States Engineers. In the latter year, Hallett's Point Reef, which was the obstruction to navigation, was shattered by the simultaneous explosion of 52,000 pounds of dynamite, by means of electricity.

Having completed that which I intended to do at the outset of this letter, and hoping it has interested you,

I remain,

Very respectfully yours,

LEO TUSKA.

"THE STORY OF A LIVE SCHOOL."

S. Packard, 805 Broadway,
N. Y. Sent free.



Mr. Miller has at last got his fill of peanuts. The boys surfeited him on Christmas.

Prof. Lobeck is equalling General Grant in after dinner speeches. He doesn't speak quite as often, but he speaks as well.

The presence of a reporter on the platform is bearing its fruits. No more mumbling and no more nonsense. When a fellow is bound to go down in the reports, he wants to go down strong.

The boys go in for girls' rights, and the girls gracefully accept them. After Miss Clemens's poetic tribute, Miss Michaelis's excellent reading, and Miss Gantz's reports, the door may be said to be open.

Mr. Packard says, there is nothing more delightful than a "real" boy, unless it be a "real" girl. The exception meets with the cordial approval of the majority.

There it is again! Trouble about going down stairs! Complaints from the quiet shoppers at McCreery's. Too much noise! Sounds like a tramp of a thousand men, a Tammany primary, or a boiler explosion! Old lady with green glasses and umbrella rushes to the side door and vanishes up Eleventh Street! Stout gentleman, with double chin and gold fob, feels for his pocket book, and inquires for the police, while the lay figures, with never blanching eye and inflexible mien, declare, upon their honor, they never heard such a racket before! Result: Lecture on gentlemanly deportment from the platform, and three daily watchmen on the stairs. Slow up, boys!

We miss the dulcet strains of Covert's cornet. Whither goeth he?

Who said Harris was a fiddler? Wasn't it Dengremont, now?

No more courting through the telephone. Wires down.

The new order: "No smoking aloud." Have to do it on the sly, boys.

Mr. Randall's Thanksgiving turkey weighed twenty-two pounds. It came over in two ships.

The new elevator is good as far as it goes. No boys admitted. Who wouldn't rather be a doorkeeper in the house of the Lord than dwell in the tents of wickedness?

WANTED—A new dictionary for the Fourth Department. Waterman needn't apply.

Another galaxy of beauties. The Album for 1879 is on the table.

The Character Record improves with age, but some of us would like to see Mr. Horton's autograph a little more frequently.

It may as well be understood that stale jokes won't go down for morning hash. Be lively, boys, or be silent.

NEWS GIVING.

The following brief notes of morning news-giving are taken from students' reports:

WEDNESDAY, Jan. 5.—MORRIS HARRIS, reporter.

Mr. Wilde.—General Charles B. Stewart died at Cleveland, Ohio, yesterday. He was born in 1804, and was the chief engineer of the Conotton Valley Railroad. He was specially renowned, however, for having aided in the construction of the Niagara Suspension Bridge.

Mr. Kellogg.—Robert Fulton was born at Little Britain, Penn., in the year 1765. Through life he was the good friend of Benjamin Franklin, as also of the Duke of Bridgewater. He was the inventor of a formidable torpedo, and also of the steamboat. In 1807, the first trial boat was built, and the first long trip was from New York to Albany. It was accomplished in thirty hours. The success of his invention being assured, the Government gave him a contract to build a man of war for \$320,000. The vessel was begun, but before it was more than half completed, Fulton died. This occurred in 1815.

THURSDAY, Jan. 6.—H. S. KELLOGG, reporter.

Mr. Heckmann.—The number of segars manufactured in this country is 2,000,000,000, the cost of which is estimated at \$200,000,000. The amount of tobacco used for snuff and chewing is 25,000,000 lbs.; cost, about \$15,000,000.

Mr. Walworth.—At the World's Fair in Australia there was a house made entirely of paper, and nearly or quite all the furniture and utensils were also made of paper, including the dishes, the cooking stove and utensils, and even the windows. It is believed that if this material should come into common use there would be a sensible change in insurance rates.

Mr. Lauer.—The Red Snapper is to the Gulf of Mexico what the Cod is to the Newfoundland Banks. The fishermen let down the lines with a large number of hooks attached, which are sometimes so heavily laden as to require a windlass to draw them up. They are a great luxury, and command a ready market in New Orleans.

Mr. Sarnier.—The Committee of the World's Fair Commissioners met yesterday. There was an evident disappointment at the smallness of Mr. Vanderbilt's subscription, which was \$250,000. They had fully reckoned upon a round million. This expectation was based on the subscription of the Pennsylvania Railroad to the Centennial Exposition, it being claimed that the New York Central bears the same relation to the site selected at Inwood as the Pennsylvania Railroad did to the Philadelphia site.

Mr. Liebenroth read from the *New York Tribune* the editorial on "The Governor's Message."

FRIDAY, Jan. 7.—W. R. EATON, reporter.

Mr. Sands.—The mill interests in the State are in a flourishing condition. In Rochester, there is a great improvement in the process of grinding, as well as in the quantity of grain

ground; and in other localities there are encouraging indications.

Mr. Graves.—Mr. Gladstone says the British Government will not come to terms with the Boers until they acknowledge allegiance to the Queen. The Hollanders sympathize with the Boers.

Mr. Charles.—There is being built in England for the Inman Line a new steamship, "The City of Rome." It is to be 600 feet long, 52 feet 3 in. wide, and will accommodate 600 to 700 cabin, and 1,500 steerage passengers.

Mr. Winters.—The new method of computing sterling exchange is meeting with great opposition. It will, probably, soon be abandoned.

Mr. Bogert.—The weight of an adult man is 140 lbs.; of a skeleton, 14 lbs. The number of bones in the human frame is 140. The brain of a man weighs $3\frac{1}{2}$ lbs.; of a woman, 2 lbs. 11 ounces. The height of an Englishman is 5 ft. 9 in.; of a Frenchman, 5 ft. 4 in.; of a Belgian, 5 ft. $6\frac{1}{4}$ inches.

MONDAY, January 10.—GEO. WALWORTH, reporter.

Mr. Shire.—A clock has been recently invented that needs no winding up. It is kept working by an electric battery, and needs attending to only once or twice a year.

Mr. Housman.—The obelisk is now twelve feet from its foundation. It cannot be placed in position immediately because of the weather; but will be adjusted to its place the latter part of this month.

Mr. Rink.—The scenery at Niagara Falls is said to be gorgeous. The cataract is divided into five parts by the ice formations. The ice on the telegraph wires and poles is very thick—so much so that the poles have to be supported. The people at Clifton, on the Canada side, are in want of water. The thermometer stands at zero, and there is fine sleighing. The oldest inhabitants say that the scenery is the finest they ever saw.

Mr. Edelmuth.—A German applied to the master of a ship for a position. On being asked if he had ever been to sea before, he answered: "How do you think I came from Germany—in a balloon?"

TUESDAY, January 11.—LEO TUSKA, reporter.

Mr. Scott.—On account of the heavy fall of snow and rain Sunday the Knickerbocker Ice Company was unable to resume work. About 11:30 Sunday night, three of the strikers passed the guard on the road to the ice house, and when a short distance from them, turned and fired a few shots at the guard; but no one was injured. Next morning terms were made with all the rioters, except the ringleaders.

Mr. Warden.—A gentlemen, interested in the cultivation of tea, is to be sent from Calcutta to negotiate with the American merchants concerning the tea trade.

Mr. Lewis.—Percy Bysshe Shelley was the son of an English baronet, and was born in England, in 1762. He was an excellent Latin

scholar, having graduated from Eton and entered Oxford in 1810. While at Oxford, he wrote two books, one of which was, "The Necessity of Atheism;" and on account of his religious views thus exhibited he was expelled from Oxford. After his expulsion he went to London. Here he married, but after living with his wife for a time, abandoned her. At the age of thirty, when in Italy, he went sailing with several friends; a storm came up, his boat capsized, and he was drowned. A law in Italy requires that all bodies washed ashore must be burned, as a precaution against the plague. He was, on this account, cremated, and his ashes buried in Rome.

WEDNESDAY, January 12.—MR. T. G. WEIL, reporter.

Mr. Weiler.—The schools in the South are in good condition. The people show great interest in them, and meetings of teachers are being held in various localities, for the furtherance of the general cause of education. There is a continual increase in attendance on the schools, and several educational periodicals have sprung up.

Mr. Fisher.—The School Committee of Boston have decided to continue corporal punishment in the public schools. It is prohibited, however, in the high schools and in the girls' grammar schools.

Mr. Benson.—The charity balls were held at different places last evening. The proceeds are to be given to various charitable institutions. The attendance was less than last year.

Mr. Eaton.—Advices from Washington say, it is doubtful whether the Refunding Bill will be taken up again. Mr. Randall and Mr. Wood wish very much to have the bill passed, as it is a Democratic measure, and the responsibility of carrying it out will fall on the new Republican administration. The Republicans, on the other hand, oppose it, on the ground, first, that it is a party measure; and next, that 3 per cent. bonds cannot be negotiated at their face, and thus the credit of the country would suffer. However, as some Republicans favor the bill, it is not impossible that it may become a law.

THURSDAY, Jan. 13.—O. RINDSKOFF, reporter.

Mr. Stix.—The electric lights on Broadway have been burning for about three weeks. This is long enough to test the matter in certain directions. The store owners sum up the advantages as follows: 1, Tramps and loungers are kept from the doorways; 2, People can more easily read the signs over the doors; and 3, Ladies can do more shopping of evenings. The Brush Light has been put into the Stuyvesant House, where it is giving great satisfaction. Ball, the optician, says that the electric light helps his business, as it injures the eyes of many people. Rockwood, the photographer, will have the electric light put in his studio, and use it for taking pictures. It is claimed that the Fuller Light is much better than the Brush. In the building of the Wheeler & Wilson Sewing Machine Co. there are at present six lamps, which give a light equal to that of sixteen chandeliers of twenty-six lights

each. Mr. O. W. Blanchard has filed articles of incorporation for the Blanchard Electric Light Co., with a capital of \$1,000,000.

FRIDAY, Jan. 14.—MISS LIZZIE W. GANTZ, reporter.

Mr. Hagemeyer.—Mr. John Roach has lately built a steamer which he claims to be fire-proof, and not capable of being sunk. It is 395 feet long, which is twenty feet longer than the Bristol. It has two compartments, as if a smaller one were fitted into a larger; the hull has 100 compartments against an alleyway, and the passages from here are filled up and sealed. It is stated that if the vessel were cut in two it would not sink; or, if struck on a reef, it could back out and go on its trip. It has a capacity for 1,500 passengers, and is to be provided with electric lights. The engine is an iron casing, entirely free from the wood work.

Mr. Wilde.—The use of the whipping post is strongly advocated as a punishment for wife beating. Fine and imprisonment, it is claimed, cause more distress to the wife and family than to the offender himself.

Mr. Kellogg.—Blarney Castle, in County Cork, Ireland, was erected in the fifteenth century, and has been the residence of the Blarneys and McCarthys for many years. It is 120 feet high, and the walls are from three to five feet thick. The Blarney stone is a small square stone, set in a large one of irregular shape. The tradition connected with this stone is to the effect that any one kissing it is endowed with a peculiar kind of eloquence or persuasive speech. As this is a peculiarity of natives of Ireland, it is common to say of them that they "have been licking the Blarney stone." Blarney lake is a quarter of a mile distant, and in the groves around the castle is a fine cromlech.

Mr. Packard.—My mind has this morning been carried back to the beginning of this feature of our school work. It is now about three years since the first attempt was made to oil our daily machinery in this way. I remember how indefinite were our plans, and how little we comprehended the important part these exercises would eventually play in them. The most that was attempted, at first, was the actual reading of newspaper items from the platform by some one student appointed for that purpose. Eventually the teachers began to comment on the news and passing subjects, and finally some venturesome students would add their quota, until in the course of time, it came to our knowledge that the effort was quite within the power of all, and then came the requirement as a school duty, with the pleasant and profitable results, which we now witness. It might be too much for me to claim that we have thus set an example which is being pretty generally followed in high places, but there is no harm in calling to your minds the fact that in the Boston Monday Lecture Course, under the inception of Joseph Cook, and followed by his successors, the plan of a preliminary rehash of the news of the day has become a salient feature; and ever so with every incident awake ministers have



EASTMAN COLLEGE EXCURSION.

The Students and Faculty of
Eastman National Business College

POUGHKEEPSIE, N. Y.,

would be pleased to have you join them on their

First Grand Excursion of the Season

DOWN THE HUDSON.

Friday, May Twenty-first, 1886,

for which they have chartered the

Elegant and Palatial Steamer Mary Powell,

Capt. A. E. ANDERSON,

Noted for her Speed, Comfort and Safety.

Music will be furnished by Eastman College Band

Prof. J. W. HEY, Director.

Who will appear in a Magnificent New Uniform, worn for the first time.

PROGRAMME * OF * THE * EXCURSION.

ON Friday Morning, May 21, 1886, at 7 o'clock sharp, Faculty and Students will assemble at the College Hall, Washington street. Line will be formed at 7:15, with the right resting on Mill street, in the following order: Eastman College Band, Faculty of the College, General Committee of Arrangements, Students of the College. The procession will march from Mill street to Main, and through Main street down to the pier. Invited guests will be received on board the Steamer from 7 to 7:30 o'clock.

The Excursion will consist of a trip to New York and return, affording a splendid opportunity for enjoying the delightful and picturesque scenery of the famous Hudson, as well as its cities, villages, palatial residences and places of historic interest. Notably among the former are the Highlands and Palisades, with their grand mountains extending for twenty miles; and of the latter, Newburgh, (Washington's Headquarters), West Point, Peekskill, Tarrytown, Sing Sing and Yonkers. At 7:30 the Mary Powell will leave Poughkeepsie, and arrive in New York, foot of West 22d street, at 11:30 A. M. After making the landing she will proceed down New York Bay, affording the excursionists an opportunity of viewing the Metropolis and Brooklyn on one side, and the New Jersey cities and coasts on the other, together with the Harbor, Shipping, Fortifications, Brooklyn Bridge, the celebrated BARTHOLOMEW Statue of Liberty, and many other objects of note and interest. The sail down the Bay will occupy not more than one hour, thus giving ample time after debarkation (at 12:30) for a visit to Central Park and other points of interest in New York City.

The Steamer will leave West 22d street pier at 5 P. M., and reach Poughkeepsie at 9 P. M.

ECHOES FROM THE EXCURSION OF LAST YEAR.

New York World, 23d May, 1885.

Excursion of the Eastman Students.

POUGHKEEPSIE, May 22.—Early this morning the streets of the city were alive with the students of Eastman College, who, with a large party of friends took their first annual excursion down the Hudson. At 7 o'clock students and faculty assembled at the College hall, and, after forming, marched through the principal streets to the boat, which awaited them at the Main street pier.

About one thousand students and invited guests went

on board. The Mary Powell had been recently repainted and was handsomely decorated with flowers. About fifty flags of different countries streamed from sides and prow, illustrating the various states and countries represented by the students now in attendance. Returning, the boat made a landing at Twenty-second street at about 1 o'clock, when the excursionists disembarked and visited Central Park and many other places of interest about the city. The party all returned at 5 o'clock and re-embarked for Poughkeepsie. They arrived here about 9 o'clock, and expressed themselves as universally charmed with the pleasures of the day.

ECHOES FROM THE EXCURSION OF LAST YEAR.

Poughkeepsie Eagle, 23 May.

Down the Hudson on the Mary Powell.

The hour of departure was half-past seven, and half an hour before that the students and faculty of the College assembled at the building on Washington street, and formed in line, with the College Band at the head. They presented a fine appearance, but made no general parade, simply marching to the boat in a body.

There had been some talk this year of varying the usual programme by a trip to Albany, but it was found, on submitting the matter to the students, that the majority of them, being strangers to the Hudson, wished to view the famous scenery of the Highlands, the Palisades, the lower Hudson and New York Bay. The prospect of a few hours in the city itself, too, was a great attraction to many of them, and therefore it was decided to go again over the usual route, so familiar to us, but so new and so attractive to those for whose benefit the whole was planned, and who, of course were first to be consulted.

The upper saloon and promenade deck of the steamer looked like the scene of some private "party" of unusual dimensions, as the guests arranged themselves in groups and disposed of their wraps and lunch baskets so as to fully enjoy the day. The forward deck was resorted to by many at first, but it was a little too "fresh" for perfect comfort, except to those having warm overcoats or wrappings, and but a moderate number kept their seats there after a few miles had been passed. The steamer was gaily decked with flags and streamers, and was in excellent trim. Mr. and Mrs. Gaines, with the faculty and members of the students' committee of arrangements were everywhere, attending to the comfort of their guests. The latter wore appropriate badges.

The day was a very favorable one, not so bright as that which preceded it, but there was no rain, and the air was not cold enough to be uncomfortable, while the shadow of the clouds made it pleasanter for the sightseers, and especially more agreeable in New York than would have been in bright sunshine.

On the way down an elegant floral ship and cornucopia, a floral pillow with the name "Eastman," and another bearing the letters "E. C." were presented to Mrs. Gaines. They were placed on the tables in the main saloon, and were much admired.

* * * * *

A list of those who participated in the excursion would include most of the leading citizens of Poughkeepsie. There were city officials, clergymen, lawyers, doctors, prominent merchants, teachers, newspaper men and gentlemen of leisure, with their wives and daughters, the whole number being somewhat larger than usual. Coming up, the band varied the programme a little by playing "Dixie," "Marching through Georgia," "Climbing up the Golden Stairs," &c., which were received with much applause. Not a single thing took place during the whole day to mar the pleasure of the occasion, and it was greatly enjoyed by all.

The students present conducted themselves in the most gentlemanly manner, and created a most favorable impression by their demeanor. We understand the College is in a very flourishing condition as to numbers, and is doing as good work as at any period of its history. We trust that it may long flourish and increase.

Kingston Leader, 23d May, 1885.

A Gala Excursion.

The excursion of the Eastman College students to New York city by the steamer Mary Powell, on Friday, was one of the most enjoyable affairs of the kind ever participated in by that celebrated and popular College, and was enjoyed by several hundred people, students and guests. The boat let loose from its moorings at Ponckhockie at 6:30 A.M., and glided smoothly and softly out into the river. There was no haste noticeable in her speed and yet shortly after 7 o'clock, she came to the dock at Poughkeepsie, hailed by numerous steam whistles, the booming of cannon, gay bunting and flags everywhere, and by a crowd of people that took up every inch on the spacious pier at the foot of Main street.

"City Life, with a sprinkling of the Country in it, is the happy medium and ideal of all well-to-do Americans. In all my travels have I seen this so happily illustrated as in that charming rural city of the Hudson, Poughkeepsie, N. P. WILLIS.

"See Naples and die." See the Hudson and live. School life in such a city is a pleasure and a profit.



*VIEW IN EASTMAN PARK, POUGHKEEPSIE, N. Y.

A number of spacious Private Parks in and about Poughkeepsie are, through the hospitality of its citizens, thrown open to the public. EASTMAN PARK, the largest and most picturesque of these, commands general admiration. Part of the Park is taken up with Tennis Courts and Base Ball Grounds, which are reserved for the students of the College, who enjoy not only the spirited exercise afforded by these games.—*New York Graphic*, Feb. 23.

*These, and all other illustrations made in our publications, are engraved from photographs.

ECHOES FROM THE EXCURSION OF LAST YEAR.

The guests had hardly got on board before the strains of the Eastman College Band were heard in the distance, and the long procession of students was seen coming down to the dock. To one who has never seen the sight before the spectacle is indeed grand and imposing. One sees representatives from every state in the American Union and from nearly every country in the world. There types of human nature are well brought out and afford a valuable and engrossing study.

The last to board the boat were Mrs. Eastman Gaines, her accomplished and charming daughter and her sister, Mrs. Frederick Fiske. Mr. Gaines, as the head and front of Eastman College, had an exceedingly hard task to follow in the footsteps of his predecessor, but it is no more than justice to him to say that he appears to be a most popular and competent gentleman to manage a large educational institution, and has that executive capacity and business tact to continue the success of Eastman College.

* * * * *

The band played lively airs up the river, the students sang college songs, and Mrs. Eastman Gaines, that royal and kind-hearted lady, whom every student Eastman College ever had revered and honors, was the life and animation of a large circle of guests. Shortly after 5 o'clock Poughkeepsie was reached, and, amid cheers and salutes of neighboring river craft, the excursionists landed at home, one and all voting the day a glorious one and the boat a perfect jewel for pleasurable travel.

New York Graphic, 23d May, 1885.

DOWN THE HUDSON.

THE ANNUAL EXCURSION OF THE EASTMAN BUSINESS COLLEGE OF POUGHKEEPSIE.

On Friday last the students of Eastman Business College of Poughkeepsie, and their friends, to the number of over 1,000 persons, enjoyed the annual excursion given by President Gaines down the Hudson to New York. The steamer Mary Powell was chartered for the occasion, the services of the excellent Eastman band were procured, and at half-past seven o'clock in the morning the boat steamed out into the river and turned

her sharp bow in the direction of this city. The sail down the Hudson, past the historic places which line both sides of the river, and through the finest scenery in America, was immensely enjoyed. At half-past eleven o'clock the boat landed at Twenty-second street to allow those who preferred, to go ashore. Those remaining were taken down the river, into the bay and under the Brooklyn Bridge. The boat then returned to her first landing place and remained until five o'clock in the afternoon, when the tired and happy excursionists returned, and the homeward journey was begun. At nine o'clock the steamer came to her mooring beside the Poughkeepsie dock and one of the most enjoyable days of the year was ended.

The College, which is situated in one of the most charming sites in Poughkeepsie, bears a reputation which is not confined alone to this State. Its fame is far reaching, and among its students are many from foreign countries, and every State in the Union from Maine to California is represented on its rolls. One reason of the extraordinary popularity of the Institution is the fact that Poughkeepsie is the loveliest place along either bank of the lordly Hudson from Manhattan Island to its rise. As a winter place of residence it offers advantages second to none, and as a summer resort it is unexcelled. Cool, shady, healthful, abounding in handsome streets, elegant residences and delightful walks and drives, Poughkeepsie fears no rival among the inland watering places in this country. It is seldom that a young man has the privilege of attending college at a summer resort, thus combining work with the most delightful of pleasures, and it is in part owing to this fact that the enterprising proprietors of the College are enabled to keep their institution filled with pupils at the season of the year when all other colleges are closed and abandoned. One of the attractive features of the College, and indeed one of the most noted features of the city, is Eastman Park, the noble grounds which surround the residence of the late founder of the college. It is generously thrown open to the public, who do not hesitate to avail themselves of its beauty.

The Splendid Steamer Mary Powell just entering the portals of the Highlands.



THE FAMOUS HIGHLANDS OF THE HUDSON.

GENERAL COMMITTEE OF ARRANGEMENTS,

Consisting of Representative Students in attendance from the States and Territories and from Foreign Countries

F. A. SCHUMACHER, AKRON, OHIO, Chairman.

J. K. MAXWELL,	ALABAMA.	J. E. McLEAN,	OHIO.
FRANK ATWOOD,	ARIZONA.	F. L. PITTOCK,	OREGON.
W. S. POLLARD,	ARKANSAS.	C. A. EDGETT,	PENNSYLVANIA.
G. L. PROVOST,	CONNECTICUT.	J. B. ARNOLD,	RHODE ISLAND.
PETER MULOCK,	COLORADO.	J. L. ANDERSON,	SOUTH CAROLINA.
G. R. ELLIS,	DELAWARE.	E. C. GOODPASTURE,	TENNESSEE.
F. MORSE,	DAKOTA.	E. A. STURGIS, JR.,	TEXAS.
G. M. PARCE,	FLORIDA.	Miss JULIA BLANCHARD,	VERMONT.
H. B. NEAL,	GEORGIA.	J. FROGLEY,	VERMONT.
H. H. MILLER,	IOWA.	J. F. LIFSEY,	VIRGINIA.
W. N. OUSLER,	INDIANA.	M. HINES, JR.,	WEST VIRGINIA.
CHAS. RATHBONE,	ILLINOIS.	W. T. SMITH,	WISCONSIN.
J. A. CONN,	KENTUCKY.	F. DEARMAS,	CUBA.
I. H. DAVIS,	KANSAS.	CIPRIANO SUAY,	EL SALVADOR.
W. G. DALZELL,	LOUISIANA.	BONOCIO LLENSA,	PORTO RICO.
G. W. DUNNING,	MAINE.	FELIX LOZANO,	U. S. OF COLOMBIA.
H. A. WILDER,	MASSACHUSETTS.	P. DAVILA,	VENEZUELA.
F. E. MAINHART,	MARYLAND.	CARLOS MELCHERT,	BRAZIL.
E. L. CLAPP,	MICHIGAN.	OSIAS DEL AGUILA,	PERU.
PHILIP ESSIG,	MISSISSIPPI.	J. W. MURRAY,	NOVA SCOTIA.
F. E. MURRAY,	MISSOURI.	W. E. DUFORT,	P. QUEBEC.
W. T. RUSSELL,	NEW HAMPSHIRE.	NEWTON S. FERRIES,	ONTARIO.
A. W. BUTTERWORTH,	NEW JERSEY.	H. H. COLLETT,	ENGLAND.
MRS. W. F. SPAULDING,	NEW YORK.	FRANCIS MARTIN,	BRITISH BURMAH, INDIA.
Miss LOTTIE HOUGHTALING,	NEW YORK.	M. E. YOUNG,	RUSSIA.
H. A. LONDON,	NORTH CAROLINA.	ICHITAURO FUKUZAWA,	JAPAN.

THE FOLLOWING PROGRAMME OF MUSIC

WILL BE RENDERED BY

• • EASTMAN COLLEGE BAND. • •

Part First during the Sail down the River, and Part Second on the Return Trip.

PART FIRST.

- | | |
|-----------------------------------|--------------------|
| 1.—HECTOR MARCH, | arr. J. W. HEY. |
| 2.—OVERTURE, "Lust Speil," | KELER BELA. |
| 3.—VICTORY MARCH, | FRED. TER LINDEN. |
| 4.—DREAMS OF CHILDHOOD WALTZ, | E. WALDTEUFEL. |
| 5.—TOO SWEET TO LIVE—Schottische, | T. H. ROLLINSON. |
| 6.—FEDORA GALOP, | WM. DEITRICH. |
| 7.—LANCIERS, The Mikado, | arr. GEO. WIEGAND. |
| 8.—STATE CAMP MARCH, | G. WEINGARTEN. |
| 9.—OVERTURE, "Eureka," | arr. E. BOETTGER. |
| 10.—GAVOTTE, "Forget-me-not," | D. WIEGAND. |

PART SECOND.

- | | |
|---------------------------------------|--------------------|
| 1.—OVERTURE, "Corinna," | arr. E. BOETTGER. |
| 2.—FATINITZA WALTZ, | " " " |
| 3.—OFT IN MY SLUMBERS, | by J. R. THOMAS. |
| 4.—SWEET SIXTEEN WALTZ, | by RUDSTRONSON. |
| 5.—BEND OR BREAK GALOP, | A. M. SCHACHT. |
| 6.—U. S. MARINE'S MARCH, | C. M. PYKE. |
| 7.—OVERTURE, "L'Espoire de l'Alsace," | HERMAN. |
| 8.—SCHOTTISCHE, "Pansy," | by H. PRENDIVILLE. |
| 9.—MIKADO WALTZ, | arr. GEO. WIEGAND. |
| 10.—HOME AGAIN, | arr. J. W. HEY. |

LECTURES AND CONCERTS.

PROGRAMME FOR MAY, JUNE AND JULY

EVERY Saturday Morning at half-past ten o'clock, in the Main Hall of the College, students are entertained with a lecture from some gentleman distinguished on the lecture platform, or with a concert by prominent artist from this city, and from abroad. These entertainments constitute one of the most instructive and valuable and, at the same time, one of the most distinguishing features of this institution.

Realizing the fact that recreation is essential to a healthy condition of the mental forces, and that young men will often seek that of a questionable character if not supplied with that which is elevating and refining, the College furnishes these entertainments to the students at its own expense. Every variety of subject—literary, historical, political, social, educational, moral, etc., etc., is presented in the most forcible and eloquent manner by the first masters of the present time. In our college paper, "THE EASTMAN JOURNAL," issued monthly, one of these lectures is always published. In addition to the morning exercises mentioned above, at least once a month a reception is given the students, at the Eastman Mansion, on Saturday evening from eight to eleven o'clock. Books, pictures, social intercourse, music, dancing, refreshments, etc., serve to make the occasion profitable and pleasant. Many of the first people of the city come regularly to these receptions, which are highly enjoyed by all, and make a fitting end to a week's close application.

Benson J. Lossing, LL.D., the historian, in a private letter, refers to the receptions as follows: "It is a happy thought. Nothing will have a more powerful tendency toward the preservation and strengthening of the morals of your young men than this refined social privilege. I am sure this thoughtfulness for the good of the pupils will be thoroughly appreciated, not only by the students, but their parents and friends. It can not fail to be very attractive; and it will surely pay on earth and in Heaven."

May 1, SELECT READINGS AND RECITATIONS.

By Mrs. F. M. G. EMERSON.

May 8th, LECTURE.

Rev. JUSTIN D. FULTON, D.D., of Brooklyn, N. Y.

Subject: "The Force that Wins."

May 15th, CONCERT.

May 21st, GRAND EXCURSION.

On Steamer Mary Powell.

May 29th, ORIGINAL SKETCHES.

The Distinguished Humorist

Mr. JAMES S. BURDETT, of New York,

June 5th, LECTURE.

By Rev. WM. LLOYD, D.D., of New York.

Subject: "Kingdoms and Gates."

June 12th, CONCERT.

June 19th, LECTURE.

By Rev. W. S. CROWE, of Newark.

Subject: "Dreams."

June 26th, CONCERT.

July 3d, LECTURE.

By his Mendacious Highness, "ELI PERKINS."

Subject: "The Philosophy of Wit and Humor."

July 10th, LECTURE.

By Hon. MARK D. WILBER,

U. S. District Attorney for the Eastern District of New York.

Subject: "Dominant Civil Forces."

July 17th, CONCERT.

July 24th, LECTURE.

By Rev. JAHU DEWITT MILLER, of Philadelphia.

Subject: "Love, Courtship and Marriage."

QUESTIONS AND ANSWERS,

Living General Information as to Terms, the cost of Tuition, Board, &c., Time for Graduation, Facilities for obtaining Situations, &c.

Because many inquiries made, in letters, constantly received at the College office, cannot be replied to explicitly the compass of a business letter, we have concluded to publish the following explanations. As may be readily seen, each question is answered directly, specifically and in good faith.

How does Eastman College differ from other Business or Commercial Schools? And why is it patronized from places where other schools are, and from distant States and countries?

It differs from other Commercial and Business Schools New York City differs from a country village. As all other institutions and professions, there is always one that is BEST, that acquires LEADERSHIP and obtains great success and popularity because it is BEST. Such is Eastman College in the United States. It is something more than an apartment in some building, where Book-keeping and Penmanship are taught. *It is the only Business School in this country which owns and occupies entire buildings.* Its scope and aim are as high and broad in its specialties as that of the highest classical college is in its specialties. A local business school may, from some upper room of a fine building in some city, send out advertisements and illustrations that excel anything we can do, with a proper regard for truth, and copy our printed notice and course of study entire and this has been done in many instances in the most unblushing manner!), but in these intelligent times they should not deceive any one. We advertise precisely what we have, and what we perform, and what an applicant will find is truthful when he comes here. Eastman College has for more than twenty-five years been the leading Business School of the nation, and here the best and most successful young business men of the country have been trained. Unlike every other institution of learning, it is patronized to-day from every State in the Union, and from foreign countries, because the same ad-

vantages cannot be had elsewhere; because it possesses true merit; because its training is MOST PROFITABLE to the student, and because it has a reputation in business circles which makes a diploma from it of substantial value.

Why are the expenses at Eastman College more than at some other Business Schools, as advertised? They agree to make our expenses for three months \$10 or \$20 less than you.

Yes; a poor article can always be had for less than a good one. But did it ever pay for any one to purchase an inferior thing because it was cheap? You are expected to acquire a business education to make MONEY and REPUTATION out of it; and how insignificant the ten or twenty dollars is when weighed with the influence of a school that has a high national reputation, as compared with one that has hardly local significance!

But another school may be cheap in advantages as well as in price. We cannot afford the facilities and advantages for less than we offer, and no first class school can. The total expenses here are less than at any leading literary college. The moderate expenses of a student at Yale or Harvard are given at \$850 a year, and the highest at \$2500. This would be \$283 and \$833 for three months, against the total expenses here of from \$100 to \$120. These are the necessary expenses, and there are no extras. Outside expenses, with which the school has nothing to do, vary according to the man, and the supply of that dangerous element in society known as pocket money.

TRAVELING EXPENSES should not be considered.

NEW YORK OFFICES: 171 TEMPLE COURT, 5 BEEKMAN ST. THE MOUNT WALDO GRANITE WORKS, (Succeeding Pierce, Rowe & Co.) }
FRANKFORT, ME. }

President Eastman College, Poughkeepsie, N. Y.,

Dear Sir:—We are in want of a good book-keeper, and write to you because we have been much pleased in the past with the work of one of your graduates. We employ about 350 men, and have a store trade of \$5000 per month during the summer months. We use the double entry system of book-keeping, as nearly as practicable, with our trade, &c. The books are now in good shape, so that one that knows his business could go right on without any trouble. It is not a particularly hard place, nor is it an easy one. Please inform us if you can find us a man at once, and what salary we shall be expected to pay. An immediate answer will oblige,

Yours truly,

MT. WALDO GRANITE WORKS, Per A.

EASTMAN BUSINESS COLLEGE.

Traveling is a school of itself, and worth all it costs. The young man from the West or South, who comes a thousand miles over a new country to the banks of the Hudson, is pretty certain to get new ideas and instructive lessons of a practical character, that will more than compensate him for his railroad fare. A stay of three months in this intelligent and beautiful city, and the association with so many representative young men from all parts of the country, is of no little value to young men who come here. A Saturday in **New York City** with its teeming business activity, its **elevated railways, Central Park, Brooklyn Bridge, Custom House, Stock Exchange, Art Galleries, Harbor, Shipping, &c., &c.**, and many other places of interest is worth hundreds of dollars to any young man who has never visited that great metropolis.

When does your next term commence?

The College has neither Terms nor Vacations, and is consequently open every week-day in the year. Only four days (national holidays), are observed—Christmas, New Year's, Fourth of July and Thanksgiving.

When is the best time to enter the College?

Whenever it suits your convenience best. Students are admitted every week day in the year with equal advantage. Nor is there a class system: each pupil receives individual instruction, and is not forced along, nor held back by classes.

What qualifications are required on entering?

On entering, a common school education is desirable, but no particular qualifications are required, and no preliminary examinations are held. Those who are deficient or backward will receive extra instruction free of charge. Previous business experience or a more extended literary education is of course advantageous. Few have arrived at the age of fourteen who are not sufficiently qualified to enter.

At what ages are pupils admitted?

Boys of fourteen years or more, and gentlemen and ladies of all ages are admitted. The age of a pupil makes very little difference; the knowledge, culture and

discipline is as valuable to the man of thirty-five or ty, as to the young man of fourteen.

What do your courses of study include?

I.—The most thorough and comprehensive BUSINESS COURSE.

II.—Special Courses not included in the Business course in 1.—PENMANSHIP; 2.—Telegraphy; 3.—Stenography and 4.—Typewriting. *A full and detailed plan of all these courses is made in our LARGE CATALOGUE, which will be mailed to any address on receipt of five letter stamps. A brief synopsis of subjects taught will be found below.*

I.—BUSINESS COURSE.

CONDUCTED ON THE PLAN OF THE LONDON AND NEW YORK EXCHANGES.

The student is first instructed in the elements and principles of **Business Writing, Book-keeping, Accounts, Business Forms, Letter Writing, Business Arithmetic, the Forms and Use of Commercial Paper and Common and Statute Law as applied to Mercantile pursuits.** The time occupied in this preparation usually from three to six weeks, depending altogether on his previous attainments and natural capacity. There is a large corps of regular professors who hold daily lectures, explanations, recitations and drills in ALL BRANCHES. He is then assigned his official desk in the **Business Department**, and furnished with a **Capital** consisting of **Cash, Real Estate, Merchandise and Stocks**, corresponding with the business which he is to engage, and opens **Books** according to the plan. He receives from the **Stationer** his blank forms **Drafts, Notes, Bank and Check Books, Manifests, Bills of Lading, Insurance Policies, Deeds, Bonds, Mortgages, Railroad Reports, Summary Statements, Abstracts, Powers of Attorney, Articles of Copartnership, Assignments, Bills of Sale, &c., &c.**, and then commences business operations, buys and sells **Merchandise, Real Estate, Stocks, &c.**, imports and forwards goods, purchases and ships goods on his own and joint account, gets insured and makes

President Eastman College, Poughkeepsie, N. Y.,

Dear Sir:—I have lately received a position in this office at a good salary, for which I am indebted to your institution, my business training and penmanship are my best recommendation.

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

Very truly yours, etc.,

E. E. WILSON.

QUESTIONS ANSWERED.

out insurance policies, makes regular deposits at the bank, gives and receives checks, receipts, orders, notes, drafts, bills of exchange, acceptances, account sales, holds correspondence with different firms and individuals through the college post office, sends and receives telegraph messages, computes all interest and calculations connected with his transactions, and finally balances his books daily.

From this he becomes a merchant with one, two and three partners, and then in regular turn **Postmaster, Real Estate Agent, Insurance Agent, Railway Agent**, (as **Receiver and Forwarder of Freight**, and **Cashier**), **Exchange Broker, Importing Merchant, Commission Merchant, Manager of the Wholesale Emporium**, and finally as **Banker**, when the prescribed **Business Course** is completed.

Two of the **COLLEGE BANKS** are organized under the **National Banking Law** of the United States, and are **Actual Banks of Deposit, Discount and Circulation**, the shares in which are largely owned by the students. They are as complete in every appointment as regular chartered city institutions, provided with their own **Bills, Fractional Currency, Checks, Notes, Bills of Exchange, Drafts**, &c., and furnished with full sets of books. Students act as discount, collection and corresponding clerks, book-keepers, tellers, cashiers, &c., &c., and hold all the regular offices in their turn.

The **WHOLESALE AND JOBBING EMPORIUM** is furnished with samples for buying and selling on the plan of the New York and London exchanges.

THE **POST OFFICE, FREIGHT AND EXPRESS OFFICES, REAL ESTATE, INSURANCE AND EXCHANGE OFFICES, COMMISSION HOUSE, MERCHANTS' EMPORIUM, AND OFFICE OF NOTARY PUBLIC** are all complete in themselves and an actual business is done in each.

The above synopsis of this intensely interesting method of instruction combining **THEORY WITH PRACTICE**, is sufficient we believe to satisfy every one of its superiority over all other systems ever devised or introduced—as it places the student in actual business at

once, and makes him practically acquainted with every variety of accounts and the whole routine of business transactions, from the simple details of a country store to the more complicated operation of our extensive mercantile establishments and banking institutions.

It will also be seen that this course gives a student that practical knowledge of **Mathematics, Grammar, Composition, Spelling, Word Studies** and the English branches in general, which cannot be obtained as perfectly or rapidly in any other manner.

II.—SPECIAL COURSES.

I. PENMANSHIP COURSE

Includes **Practical and Ornamental Writing, Pen-drawing, Flourishing, Engrossing, Marking, Old English, German Text and Fancy Lettering, Stipple Work, India Ink Shading, Card Writing, &c., &c.** In teaching Penmanship, we insist first on a student acquiring a good handwriting, combining three essential qualities—neatness, legibility and rapidity. Such knowledge is of inestimable value, especially in obtaining employment, as no penman is educated without it.

2. TELEGRAPHY COURSE

Includes instruction in **Application of Electricity to Telegraphy, Construction of Lines and Practical Operating**. Our telegraph offices, the first ever introduced into an institution of learning, are fitted up with every fixture of an office of the Western Union Telegraph Company, and every facility is afforded the student for acquiring perfection in the art of telegraphing. They are furnished with main and local batteries, giving the operator every advantage of a long circuit.

3 AND 4—STENOGRAPHY AND TYPEWRITING.

THE GROWING IMPORTANCE OF THESE MOST USEFUL ACCOMPLISHMENTS HAS LED THE MANAGEMENT OF THIS INSTITUTION TO FORMULATE THE FULLEST AND MOST THOROUGH SCHOOL OF INSTRUCTION IN ALL ITS BRANCHES. WE HAVE DEVISED METHODS OF IMPARTING INSTRUCTION, BOTH TO BEGINNERS AND MORE ADVANCED STUDENTS, WHICH FACILITATE GREATLY THE LEARNING

THE PLANT INVESTMENT COMPANY, LIVE OAK, FLORIDA.

President Eastman College, Poughkeepsie, N. Y.,

Dear Sir:—Can you recommend to us some trustworthy person who is also a good book-keeper, stenographer and typewriter. Good plain writing is *essential*, also steady habits and quick comprehension. In a word, we would like one of the live men spoken of by the late lamented Mr. Eastman in his "Practical Sermon to Young Men." If you know of such a man will you kindly send me his address. I write to you thus, knowing that you furnish the right sort of men with situations, and may on this account have some one on your list at present.

Very truly yours, etc.,

J. M. HALLOWS.

EASTMAN BUSINESS COLLEGE.

OF THE ART, AND HAVE PUT THE DEPARTMENT IN CHARGE OF A PRACTICAL REPORTER, FORMERLY THE OFFICIAL STENOGRAPHER OF THE OHIO LEGISLATURE, WHO NOT ONLY HAS HAD YEARS OF SUCCESSFUL EXPERIENCE AS A REPORTER AND AMANUENSIS, BUT ALSO AS A TEACHER BOTH OF SHORTHAND AND TYPEWRITING. WE CANNOT AFFORD TO HAVE A SCHOOL OF ANY KIND WHICH SHALL BE SECOND TO ANY OTHER SCHOOL ANYWHERE, AND NOTHING HAS BEEN LEFT UNDONE IN THE ORGANIZATION OF THIS SCHOOL WHICH WILL EITHER INCREASE ITS EFFICIENCY OR MAKE IT OF GREATER USE TO THE PUBLIC.

What is the cost of Tuition?

The tuition fee, FOR THE FULL BUSINESS COURSE, is \$50. On payment of this amount, a life scholarship is issued, which entitles a pupil to the full privileges of this course without limit of time. Should the student be called away before completing the course of study, it entitles him to return at any time and finish or review without further charge.

SPECIAL DEPARTMENTS.

SCHOLARSHIP for the FULL PENMANSHIP COURSE,	\$30
THE SAME in connection with the BUSINESS COURSE,	20
SCHOLARSHIP for the FULL TELEGRAPHY COURSE,	30
THE SAME in connection with the BUSINESS COURSE,	20
PENMANSHIP and TELEGRAPHY combined,	\$25 each, 50
COMPLETE COURSE in PHONOGRAPHY,	35
COMPLETE COURSE in TYPEWRITING,	20
COMPLETE COURSE in PHONOGRAPHY and TYPE-	
WRITING,	50

SPECIAL RATES TO CLUBS.

When TWO (2) enter the Business Course, at the same time and from the same place, a deduction of \$5 is made on each scholarship.

When a club of THREE (3) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$5 EXTRA to the person getting up the club.

When a club of FOUR (4) enter from the same place at

the same time, a deduction of \$5 will be made on each scholarship, and \$10 EXTRA to the person getting up the club.

When a club of FIVE (5) enter from the same place at the same time, a deduction of \$5 will be made on each scholarship, and a full Scholarship in Penmanship Telegraphy extra to the person getting up the club.

For a club of six (6), the premiums will be the same club rates as above, with a COMPLETE COURSE IN PHONOGRAPHY to the getter up of the club.

More advantageous terms still may be made in larger clubs. This arrangement is made so as to reduce the terms to families who have several to send, and also that those who spend their time and money inducing their friends to accompany them may be remunerated for the same.

When clubs from five to ten desire to enter from place, or any number wish to avail themselves of the advantages of the College, we would suggest that they appoint one of their number, or select some experienced business man or educator, to visit the institution in advance, and report to the club the result of his investigation.

At what price can good board be had?

Board, in excellent private families, residing in the most desirable portions of the city, is from \$4 to \$4.50 per week, according to circumstances. Very fair accommodations may also be had at \$3.50 per week. This includes a furnished room, with fire and light. Students who desire to economize, rent furnished room and board themselves, at a total expense of from \$2.50 to \$3 per week. Washing is extra. We cannot say just what the expense will be to each pupil per week, but it can only be a trifle at most. It is done at the rate of from 50 cents to 75 cents per dozen pieces. Over one hundred private families receive students as boarders, and thus the bad effects incident to the congregating of a large number under one roof are avoided. The boarding houses are under the charge of regular superintendent, and are visited at stated times by members of the faculty. Boarding places are a

ROCKPORT ICE COMPANY, WHOLESALE DEALERS IN
ICE, COAL, WOOD, LUMBER, &c., ROCKPORT, ME.

President Eastman College, Poughkeepsie, N. Y.,

Dear Sir:—The Rockport Ice Company are in want of a young man who is a good scholar and understands thoroughly the system of double-entry book-keeping. Do you know of an eastern man who has graduated from your institution, of suitable age, good habit, honest, and a rapid penman? We will pay him a good salary and increase it as he becomes acquainted with the business. We had one of you men until recently, but he has now gone west. Should be pleased to hear from you as soon as practicable.

Very truly yours, etc.,

C. F. RICHARDS, Treasurer.

QUESTIONS ANSWERED.

ays in readiness on application at the college office.

What will books and stationery cost?

The expense for books and stationery, and the use of currency and merchandise, is \$15 to \$18. This includes text books, printed blanks and blank books, paper, pens, inks, and all miscellaneous articles used by the pupil in completing the prescribed course of study. Every article furnished the pupil is of the best quality. This allowance amply covers the chance of blunders with beginners, but does not include such duplicate books or stationery as the student may find it necessary to use on account of his own errors, through carelessness, nor any stationery he may use for his correspondence or other private purposes.

Can I complete the course of study in three months?

THE LENGTH OF TIME

Required to complete the prescribed Business Course depends somewhat upon the previous education, ability and application of the student. Few who apply themselves will be longer than three months; the average is about fourteen weeks, while our best students graduate from ten to twelve weeks. One (who had had previous experience) completed the course during the last year, in less than seven weeks. And without hesitation we say that any young man with a common school education, can complete the Full Course, and graduate in less than fourteen weeks, if he is willing to work (for nothing can be accomplished without work), and submit himself unquestioningly to competent instructors. In the other courses mentioned the time necessary is almost wholly governed by the aptness of the student, and so estimate will be attempted.

What will it cost to graduate?

The total necessary expense of Tuition, Books and Stationery for the entire Business Course, with Good Board for Twelve Weeks, in which time a great number graduate, is from \$100 to \$125, as follows:

Life Scholarship for the full Business Course,	\$50
Board, Books and Stationery, variable, say	\$65

That parents and those of limited means may understand the actual necessary expense, the College will, if desired, give Life Scholarship with books and stationery for the entire course, as above, and board in good private families during a term of twelve weeks, for \$115, if deposited on the day of entrance. This does not include washing, which costs from 50 to 75 cents per dozen pieces. Thus, no chance is left for misunderstanding. Should the student remain longer than twelve weeks his only expense would be his board and washing. The great majority of students, however, manage their own affairs, paying only their tuition fee, \$50, at the time of entering and for the books and stationery required for commencing the course, at a cost of \$4.95. By renting furnished rooms and self-boarded the expense for twelve weeks may be reduced to about \$100.

With regard to expense of the other courses mentioned, tuition and board are the principal items of cost in them, (the cost of books, &c., being comparatively trifling), and the amount will be very much in proportion to the time occupied in their completion.

REMITTANCES OF MONEY

may be made in advance of a student coming, by Draft on New York, Post Office Money Order, or Registered Letter.

What are the chances for one who relies upon his College course to give him a start in Business?

That it helps its students to get

A START IN BUSINESS LIFE

is a part of the reputation of EASTMAN COLLEGE. This Institution has been a public blessing, in the fact that it has taken so many men from the wrong road and put them on the right path and inspired them with the proper faith. Say what any man may, the fact is proven beyond dispute, that more men have been sent out of EASTMAN COLLEGE within twenty-five years, who are to-day **industrious, prosperous, influential** citizens, than any other ten institutions of learning in the country. The whole bent of the training here is to inspire leadership and to produce workers, and when such men take diplomas, their success is assured. In

F. H. PEAHEY & CO., GRAIN COMMISSION MERCHANTS, MINNEAPOLIS, MINN.

Resident Eastman College,
My Dear Sir:—I mail you our daily market report. I am book-keeper for this establishment, and owe it to your institution.
 This is a good firm, as you will see by the commercial reports. Very truly yours, etc., J. A. REED.



RECEPTION ROOM AND PRESIDENT'S OFFICE.

Fine Photographic Views.

The national reputation of Eastman College provokes many small schools to attempt rivalry. They send out papers making claims for buildings with large halls, and pictures of immense rooms accommodating hundreds of students. This makes a fine showing on paper, but is it true? Our views and pictures are simply reproductions of the photographs. If possible, come and examine our work, and our working force and various departments. But if not possible, and any persons' desire to know exactly how the different departments of the Institution look to-day, filled with active, earnest, progressive young men, representing every section of the country, they can be gratified by sending for the following photographic views (large size).

These views are not only very desirable and interesting for any library or parlor table, but enable a parent, guardian, or young man to see the Institution exactly as it is in business hours, without a shadow of misrepresentation. Please ask

other schools who claim equal or greater merit, to give photographic views of their working departments, a comparison you can judge to what extent this College has assumed leadership in this country in the practical business education of young men.

The principal view, and the one that will probably be of interest, is view No. 3, though the whole set will be of great value in forming an absolutely correct idea of the Institution.

One or more of them will be mailed to any address on receipt of five (5) two-cent postage stamps each.

- No. 1. Exterior view of Eastman National Business College.
- " 2. View of President's Office.
- " 3. View of Department of Actual Business, with view of Banking and Office Department in the background.
- " 4. View of Theoretical Department.
- " 5. View of Banks and Offices.
- " 6. View of Ornamental Penmanship Department.
- " 7. View of Department of Telegraphy.

QUESTIONS ANSWERED.

such is the reputation of EASTMAN COLLEGE for giving young men a thorough, practical and comprehensive business education, that some of the leading commercial houses in the principal cities now rely upon for their assistants. Hundreds who are indebted to us for their successful start, have recorded their gratitude in such language that it cannot be mistaken. In the directory of graduates published in our LARGE CATALOGUE will be found the names and addresses of not less than **three hundred bankers**, while representatives in other business are numbered by the **thousands**. The close proximity of the College to New York, together with its reputation, has given it decided advantages in this direction. New York, as the commercial center of the United States, has a field for thousands of new men of the right kind every year, and EASTMAN COLLEGE has an influence and prestige no other institution possesses. The demand from first-class business houses for our competent young and middle aged men, is as great as in any preceding year, as evidence of the confidence business men have in those who are educated here, it is sufficient to refer to a perusal of our numerous applications found in the pages of our pamphlet.

Do you guarantee graduates immediate situations?

We might make such a guaranty when we have known a person long enough to warrant us in doing it; but to guarantee a stranger a situation before we know anything of his character and qualifications, would be to overrate the estimation people have of us. There are thousands in this country not less than three positions for every man who is properly prepared to fill one, and we have no difficulty in finding good places for young men and men who have **good qualifications**. We have more than fifty to single business houses in New York, and to business houses in London, Liverpool and several other European cities. Philadelphia, Boston, Baltimore and Chicago have each scores of them, and there is hardly a bank or insurance office in New York that has not been furnished with assistants from our

graduating classes. While, therefore, we expect to do as much or more for graduates in the future, we do not seek to draw students to our school by means of such a promise. When applicants write us that they will enter Eastman College, provided we will guarantee situations on completion of a course, we write them promptly that we cannot undertake their education on such a condition. Nor will we, under any circumstances, promise situations in order to induce young men to join our ranks. If the young man does not choose to put himself on trial when the effort costs so little money, and there is little or no risk about it, then he had better stay at home. We can get all we want to teach who do.

We speak more at length on this subject, because we wish to be distinctly understood. The charges made by Eastman College are for tuition alone. Its work is **EDUCATION**. It is an institution of learning, and not an Employment Agency. We will guarantee satisfaction to all who come seeking the best instruction in any branch of commercial science. No business school, with honorable intentions, can promise more.

We devote no little effort to getting positions for worthy graduates, whenever they need our assistance; and naturally take pride in promoting the interests of those whose success will reflect credit upon the college in which they were fitted for life. Those possessing natural aptitude for business, of unquestioned integrity, average capacity to learn, earnest souls, neither afraid of work nor ashamed of it, need have no fear of their future in the commercial world. We shall only be too happy to fit such for useful business lives, and impartially point them out to the merchant who needs their trained services. The whole matter may be summed up as follows: **No man to-day, in the United States, knows of any thorough graduate of this Institution, anywhere, who is willing to work, and has correct habits and an earnest desire to succeed, who is out of business, or cannot get good, paying employment.**

BOVEE & KELSEY, MANUFACTURERS AND WHOLESALE DEALERS IN
ALL KINDS OF HARD AND SOFT WOOD LUMBER, &c., LEROY, N. Y.

President Eastman College, Poughkeepsie, N. Y.,

Dear Sir:—We want a good competent book-keeper and correspondent. Have you a young man in your college in want of a position that you can recommend? One that can write short-hand preferred. He must be a live man, of good moral character. As we want the young man as soon as possible, please advise us when your man can come, and state his age and the salary wanted, and greatly

Yours respectfully,

BOVEE & KELSEY.

A LESSON FOR THE TIMES.

There are to-day, thousands of young men in

NEW ENGLAND,

looking for some chance for a start in life that promises satisfaction and success.

There are thousands waiting and anxious to make a start in the world, but they know not where to go nor what to do, because they are unprepared for the positions where there is always plenty to do, and good pay for doing it.

There are young men and boys in every community whose ambition is checked by their being tied to places and pursuits they heartily dislike, and will never excel in. They are kept down and humiliated by relatives and friends who refuse to aid and encourage them in making a change that will better their condition, and assure their future success.

There are thousands of young men in all these states who have graduated at some literary university or college, and are overstocked with miscellaneous learning and information, who are to-day at home, on the hands of their parents, waiting for some fashionable employment to present itself, where kid gloves and a cane are in order. They are altogether unqualified to *earn* their own bread, or engage in any industry of the world where money and reputation are made.

There are parents in every town who profess great concern for the welfare of their sons who are thus starting in life. Their desire is to know how they can best aid them in the struggle of making a living for themselves, and for becoming prosperous, enterprising, useful citizens.

The only relief for all of the above is to be found in a **SHORT, SHARP, DECISIVE, PRACTICAL** business drill, the **POINT** and **SPECIALTY** of which is to teach young men to rely upon themselves—how to get their own living, make money, and win distinction.

THE SCHOOL AND TRAINING FOR NEW ENGLAND.

The only Educational Institution in the United States devoted honestly and earnestly to this purpose is **Eastman College, Poughkeepsie, N. Y.** Here, at a very small expense and in a short time, a young man can learn those things that are the surest to give him a ready, successful start in life, and the most certain to lead him to a prosperous career.

No other school outside of this state, in this country, has been so largely patronized by New England as this, and few if any in the state have enjoyed a larger attendance of their native population. For twenty-five years

past, this has been the recognized headquarters of the state for those who desire to be prepared for active business life.

POUGHKEEPSIE, the location of EASTMAN COLLEGE, is readily accessible from all parts of the country, and there is no more charming place in all America for a student to spend a few months, than this beautiful city on the banks of the Hudson. Especially is it an attractive place during the season now close at hand. The site of the city, an elevated table land, makes the summer climate cool and delightful; while it is no less justly celebrated for the weird and picturesque grandeur of its river and mountain scenery, the classic reminiscences of its revolutionary history, for its famous schools, colleges and ladies' seminaries, and the wealth, enterprise, intelligence and high character of its citizenry.

Nor are expenses more reasonable in any other city. Expenses for board and other incidentals are necessarily less than in larger cities; while the advantages of intellectual, moral and religious culture can hardly be surpassed. Young persons of either sex, and of all calling, who desire to improve their present condition in life, will be assured of success, by mastering the practical branches taught here.

We are frequently met with the inquiry "what is the best time to enter upon your course of study?" Our general answer is—"applicants are admitted every week day in the year." Speaking more to the question we would say that it depends somewhat on your section of the country. During the present year we have had students in attendance from almost every section of the world—from Maine to Texas—from Florida to Oregon.

"From Greenland's icy mountains,"
"From India's coral strand."

But undoubtedly for climatic reasons, the summer is the best season for students from the SOUTH. There is another good reason, however, for the summer course for students from all sections. Those who enter in

MAY, JUNE AND JULY,

will graduate in good time for the flood tide of business that sets in with the autumn and winter. This is the great business rush of every year, and makes an unusually large demand for practically educated, competent assistants. As the wild boar in the fable sharpened his tusks when no danger was nigh, so it is wise for our young people to prepare themselves during the summer vacation, while others sleep. The proximity of Poughkeepsie to New York and the other great cities of the nation, and the vast business centering in this neighborhood, make it the most desirable place on the continent for such an institution as this, as the student immediately on graduation, is thrown into so many avenues of lucrative employment.

BUSINESS EDUCATION AT HOME.

The author of this system of instruction has been editing a monthly journal called the IOWA PENMAN AND BOOK-KEEPER, which has received subscribers from nearly every State and Territory. The great number of letters received during the past year, inquiring in regard to a system of business education at home, has induced the editor to suspend publishing this journal, in order that he might turn his attention more directly to the preparation of a series of short pamphlets on book-keeping for home study. We are glad that we can announce a system of business training in which ladies or gentlemen, boys or girls, may receive practical instruction in single and double-entry book-keeping entirely by correspondence.

ADVANTAGES.

The fact that we have met large numbers of young people who desire such instruction, but who have not the time and means to attend a business college, and that there are many people engaged in business who would like to learn methods of book-keeping without leaving their business, has induced us to provide such a course of instruction.

We are now prepared to guarantee that any intelligent person, young or middle-aged, can, by a reasonable amount of study and application, learn from our system of correspondence-teaching, so that he may keep books in any ordinary kind of business.

THE PLAN.

Eight brief pamphlets are printed, each of which gives the student a complete system of keeping books adapted to some particular business. These systems are so arranged that a student will not need the entire course unless he has the time and means to complete it, but each pamphlet represents a particular line of business and is complete in itself.

Four of these pamphlets represent single-entry book-keeping, and the remaining four are devoted to double entry.

Set 1 illustrates farm book-keeping, and is so complete in illustrating all of the necessary principles of accounts, that any young per-

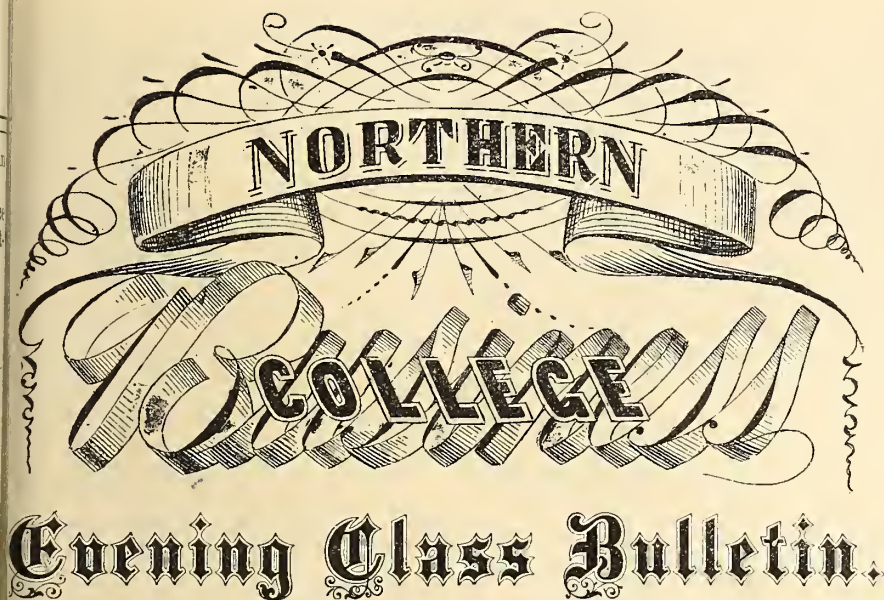
entry business practice, and likewise payments in the same way in double entry.

Where it is possible, all remittances should be made by postoffice order, bank draft, registered letter or express money order. Remittances may be sent in one or two-cent stamps.

All letters and communications should be addressed to

S. H. GOODYEAR, A. M.,

Cedar Rapids, Iowa.



NORTHERN BUSINESS COLLEGE

Evening Class Bulletin.

COLLEGE ROOMS--KILBOURN'S NEW BLOCK, OWEN SOUND.

C. A. FLEMING, PRINCIPAL.

NORTHERN BUSINESS COLLEGE EVENING CLASSES for this year begin as follows and continue six months--two nights each week:--

Class in Book-keeping, Writing and Arithmetic begins Monday evening, Oct. 15.

and Class begins Tuesday evening, Oct.

Class in Book-keeping, Writing and Arithmetic begins Tuesday evening, Oct. 16.

Classes always begin at 7.30.

TABLE FOR JUNIOR AND SENIOR EVENING CLASSES:

to 8.15.....Book-keeping.

to 8.50.....Arithmetic.

to 9.30.....Writing.

TERMS.

for Senior Class, for term of 6 mos..\$8 00

and term of 6 months..... 10 00

lessons on Caligraph, including practice on the, 35c. each.

Classes are in session during regular school every school day in the year.

ABOUT SHORTHAND.

Easy to Learn. No common branch of study--as Reading, Writing, Arithmetic, Geography, or Grammar--can be so easily learned (to any given degree) as Phonography.

"Young Men have only to master Phonography to make it a source of profit to themselves and their employers."

"An Easy Stepping-Stone from a lower to a higher condition; a ladder on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply.

Confined to no Profession. "The use of Shorthand," said the celebrated Dr. Johnson, "is not confined to any particular science or profession, but is universal."

For Clergymen. "I compose my sermons in Phonography, and find that it is the one thing needful for the minister, and for any one else who has much writing to do."--*Rev. Wm. D. Bridge.*

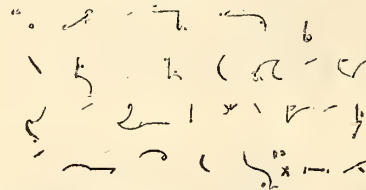
The Lawyer finds Phonography invaluable to him in noting down his references, as well as his recording testimony and making the first drafts of legal papers.

To any Youth who may possess the art, it is a capital in itself, upon which he may confidently rely for support.

For Business Purposes. "I deem Phonography far more valuable for Business purposes, for Journalizing, for Correspondence; and for private and rapid minuting down of one's thoughts so that none may be lost, than for mere reporting."--*Dr. Stone.*

SHORTHAND.

THE system taught in this College is that of Isaac Pitman, the original inventor of Shorthand. This is the system used by Thos. Bengough, Court Reporter, of Toronto, and the majority of shorthanders in this country. It is acknowledged to be more legible than any other system, and equal in speed to other systems that are so extensively advertised throughout the country (United States particularly) they are merely variations of Pitman's system.



Transcript of above shorthand :

"The wise and active conquered difficulties
By daring to attempt them; sloth and folly
Shiver and shrink at sight of toil and danger
And make the impossibilities they fear."—*Rome.*

BOOKS.

The Books used are as follows:

Phonographic Teacher	20c.
2 Note Books	20c.
Exercises for first part of the course..	5c.

When the pupil has mastered these he is advanced to the "Manual" and "Reporters' Companion." For reading practice after the exercises, *Æsop's Fables* and other works are used.

TO TEACHERS.

The placing of Shorthand as an optional subject in the school programme, is just one step towards its adoption as a compulsory subject in all schools. It is to the public generally what the Telegraph is to trade and commerce, and steam power to machinery. With the aid of Phonography a man can do as much work in three hours as he could without it in a day. Those teachers who are shorthand writers when the "advance" comes will step into the best places. There is not the slightest doubt that very soon Phonography will be taught to very young scholars in all schools.

LADIES.

Ladies learn Shorthand as rapidly as gentlemen, and the field for their labors is gradually widening. As amanuenses and private secretaries they are fully equal to gentlemen, while as operators on

the writing machine, they are said to be speed and accuracy. They are admitted same footing as gentlemen.



AN UNCROWDED PROFESSION, AND HOW TO E.

We desire in this circular to draw attention of the public to a very important and we trust those whose hands it may fall will read it carefully and hand it to their neighbors.

In this age when almost all professional spheres of labor are so crowded it is surely of importance to our young men and women that there is at least one profession which holds up a bright prospect to them of immediate success in life, and which is by no means over-crowded but actually in its infancy, the demand is rapidly increasing at a greater ratio than the supply. The demand for shorthand writers is very great at the present time, and is certain to continue to increase although it is but a few years since business has begun to realize the important advantages which it possesses for them.

In order that the public may have an opportunity of this fact, we subjoin a few extracts from various papers, &c.

Until recently very few have undertaken the study of Phonography, and still fewer have brought that study to a successful issue. The reason of this has been owing to the fact that it was thought to be so difficult, and only the few could master it. The instruction books were not so plain and simple as they are now. The art was thought to be shrouded in mystery and to have something of the Necromancer in it. This has all been changed; the books are all been simplified, and there is now

NO MYSTERY

in Phonography. Its characters are as distinct as certain in their different meanings, as legible as philosophical, and as beautiful as are the characters now in common use, consequently it is easier learned than any of the common branches of study, as reading writing, arithmetic, geography, or grammar. It is a useful art,

ishment, a refining amusement; educates the ear and the hand; strengthens the, and requires but a little of the time, and space needed in the use of longhand.

Stanley Brown, late private secretary of the President Garfield, was, five years ago, a boy, working for his father at \$1 a day; Phonography during his evening hours, he became amanuensis for Congressmen and when he became President he followed him into the House, on a salary that no ordinary writer can ever command."

Another case is that of Wm. Henry Smith, who learned Phonography on a farm in Champaign Ohio, began school-teaching, came to the publishing house in Cincinnati, became a reporter on the Cincinnati Gazette, then the private secretary, next agent of the Associated Press, at \$6,000 a year."

Evening Class Bulletin.

Evening Classes are formed specially for those who are engaged during the day and have time to improve themselves during the long winter evenings. Below we give a short description of the course of study. Any information of this required by our students we are ready and willing to give. We trust you will read this little messenger and consider its contents carefully. If you are not in any way engaged in the education offered, kindly hand it to some friend who would be benefitted by attending his evenings in our school.

BOOK-KEEPING.

Book-keeping by single and double entry, as applied to different kinds of business, is taught in the junior and senior classes. No student is required to do his work by his class-mates being slower than he. Individual instruction is given each student so that he can go on just as fast as he is able. If he has the "push" he can do a lot of work in the long winter evenings. Plenty of time will be given to keep students busy the way they are at home. Along with Book-keeping business forms and papers are taught.

SYSTEMATIC WRITING

Each evening; not flourishing, but plain systematic writing. We do not simply set copies for students, but analyze the various forms of writing in such a way that it is made a *reasonable study* and a *pleasant practice*.

ARITHMETIC.

Each such Arithmetic as will be beneficial; these puzzles, like what are in some Arithmetics, but practical and useful.

We also give special attention to

MENSURATION.

Short, practical rules are given for measuring land, fencing, ditching, excavations, stonework, brickwork, plastering, papering, roofing, piles and bins of grain, casks, cisterns, triangles, circles, etc. Any special questions brought by pupils always receive due attention.

PHONOGRAPHY.

We teach Isaac Pitman's system, a full description of which will be found in another column.

QUESTIONS ANSWERED.

(From *Benzough's Bulletin*.)

Q.—Can I learn to write Shorthand?

A.—Yes, if you can distinguish the forty sounds used in speaking English—and there are very few persons indeed who cannot do this. Any one who can sing or whistle can learn Phonography.

Q.—How long will it take?

A.—An hour's practice per day for three months will enable you to write from 40 to 60 words per minute—that is, twice or thrice as fast as longhand. Two hours practice per day for six months will enable you to write from 80 to 120 words.

Q.—What speed would I require to fill a position as amanuensis?

A.—From 80 to 140 words per minute. We have found 60 words sufficient in some circumstances. The average rate of speaking is 120, but business men, until they become accustomed to it, cannot as a rule dictate at greater speed than 80. The Shorthand can increase rapidly upon this, and thus keep pace with the principal as he progresses.

Q.—Is a knowledge of type-writing an advantage, and how?

A.—Decidedly. A shorthand writer who is also an expert typer has two strings to his bow. He is of much greater value to his employer, for with the machine, as compared with the pen, he can do at least twice as much work, with one-half the labor, and ten times the legibility. We can refer to cases in which skill in operating the machine ensures the operator from \$50 to \$100 per annum more than could otherwise be obtained.

Q.—What salaries do Shorthand writers receive?

A.—In Canada they range from \$7 to \$15 per week for amanuensis work. Young men without experience start at \$7 or \$8, and receive an increase as soon as they have mastered the details of their work. In the United States, Canadian Shorthanders receive from \$60 to \$100 per month.

Q.—What are the prospects for ladies who learn Shorthand?

A.—Excellent. Some are now employed in Toronto. We have had several requests for others, but very few ladies have had the courage to learn, and hence we could not supply the demand. In some cases lady amanuenses are preferred, and in others none but ladies would be employed. The work is not more tedious, and the skill not more difficult of acquirement than in telegraphy.

Q.—Can ladies learn type-writing?

A.—Yes, and their manual dexterity—especially of those who are piano players—enables them to acquire a greater speed than men who have not had the advantage of similar training.

To Young Men

It is estimated that more than half the failures in business are due to want of system in keeping the books. This is the statement made by a large number of men whose life work has been that of settling up such affairs. Our Evening Classes afford ALL a chance to improve themselves even if they are at present engaged in business. If you ever intend to do any business for yourself or any other person, you should prepare yourself for it. A little extra education costs only a trifle; is no trouble to carry, cannot be taken away from you, and is often of a great deal of use. It will often support you when other things fail. A young man who can write a good hand can always support himself by it. A knowledge of Arithmetic and Mensuration will often procure a good situation. A training in Book-keeping often takes a young man into lucrative employment; and a knowledge of Shorthand will place either man or woman beyond any possibility of want. It is much more desirable and lucrative than Music, or any other accomplishment for ladies.

MIS-SPENT EVENINGS.

The boy who spends an hour of each evening lounging idly on the street corners, wastes, in the course of a year, three hundred and sixty-five precious hours, which, if applied to study, would familiarize him with the rudiments of almost any of the familiar sciences. If, in addition to wasting an hour each evening, he spends ten cents for a cigar, which is usually the case, the amount thus worse than wasted, would, during the year, pay for a course of Book-keeping. Boys, think of these things. Think of how much time and money you are wasting, and for what? The gratification afforded by the lounge on the corner and the cigar is not only temporary, but positively hurtful. You cannot indulge in them without seriously injuring yourself. You acquire idle and wasteful habits, which will cling to you with each succeeding year. You may, in after-life, shake them off, but the probabilities are that the habits thus formed in early life will cling to you to your dying day. Be warned then in time, and resolve that as the hour spent in idleness is gone forever, you will improve each passing one, and thereby fit yourself for usefulness and business.—N.B.C.C.

OUR PRIZES.

We were awarded First Prize at the Industrial Exhibition, Toronto; at the Provincial Exhibition, Guelph; and at the Northern Union of Orangeville, for Penmanship, this year, and numerous prizes at smaller Exhibitions.

DESCRIPTION OF THE CALIGRAPH, FOR THOSE WHO ARE UNFAMILIAR WITH METHOD.



The Caligraph is a piece of mechanism, weighing less than one cubic foot, made of steel and brass, polished and plated.

At the very front is a convenient little tablet; next is the "key-board" of little glass discs, a half inch in diameter, which are the alphabet, punctuation, and other characters.

The paper, of any quality or reasonably inserted between two rollers—one of which appears in the cut—and can be raised at any time for inspection.

The inking is done by a long ribbon which slowly moves from side to side over a glass plate. The width of margin at the top and distance between the lines, are regulated by a slide in front.

The type are on levers fixed on a circular frame. When the paper is in position, the type passes along its lower surface without touching it. The depression of any key brings its corresponding type up into the centre of the circle (by leverage) and into contact with the ribbon, pressing it against the paper and making a character on the paper. The type carriage is moved the width of a letter, and is ready for the next, with no attention required save to touch the desired key with the finger!

SPEED.

"More than 100 words per minute have been produced on the Caligraph, and the only limit is the power of human touch."—*Quarterly*.

Every shorthand writer should also be a Caligrapher. It increases their chances for employment and makes them sure of larger salaries.

OUR DAY CLASSES.

We cannot understand how some of our students got the idea that there were only Evening Classes in the College. Since the commencement of the College there have been regular classes every day during school hours. Every one who attends day classes should do so. The evening classes are formed specially for those who are engaged during the day, and cannot attend day classes.

If you desire any copies of our circulars to friends, please write us a post card, or call on the College office and get as many copies as you desire. Address—

C. A. FLEMING, Principal
OWEN



Evening Class Bulletin.

COLLEGE ROOMS--KILBOURN'S NEW BLOCK, OWEN SOUND.
C. A. FLEMING, PRINCIPAL.

NORTHERN BUSINESS COLLEGE EVENING CLASSES for this year begin as follows and continue six months--two nights each week:—

Class in Book-keeping, Writing and Arithmetic begins Monday evening, Oct. 15.
and Class begins Tuesday evening, Oct.

Class in Book-keeping, Writing and Arithmetic begins Tuesday evening, Oct. 16.
Classes always begin at 7.30.

ABLE FOR JUNIOR AND SENIOR EVENING CLASSES:
3 to 8.15.....Book-keeping.
1 to 8.50.....Arithmetic.
5 to 9.30.....Writing.

TERMS.
for Senior Class, for term of 6 mos. . \$8 00
and term of 6 months..... 10 00
Lessons on Caligraph, including practice on
the, 35c. each.
Classes are in session during regular school
every school day in the year.

ABOUT SHORTHAND.

Easy to Learn. No common branch of study—as Reading, Writing, Arithmetic, Geography, or Grammar—can be so easily learned (to any given degree) as Phonography.

“Young Men have only to master Phonography to make it a source of profit to themselves and their employers.”

“An Easy Stepping-Stone from a lower to a higher condition; a ladder on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply.

Confined to no Profession. “The use of Shorthand,” said the celebrated Dr. Johnson, “is not confined to any particular science or profession, but is universal.”

For Clergymen. “I compose my sermons in Phonography, and find that it is the one thing needful for the minister, and for any one else who has much writing to do.”—*Rev. Wm. D. Bridge.*

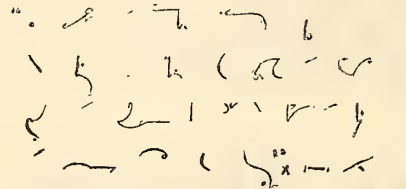
The Lawyer finds Phonography invaluable to him in noting down his references, as well as his recording testimony and making the first drafts of legal papers.

To any Youth who may possess the art, it is a capital in itself, upon which he may confidently rely for support.

For Business Purposes. “I deem Phonography far more valuable for Business purposes, for Journalizing, for Correspondence; and for private and rapid minuting down of one's thoughts so that none may be lost, than for mere reporting.”—*Dr. Stone.*

SHORTHAND.

THE system taught in this College is that of Isaac Pitman, the original inventor of Shorthand. This is the system used by Thos. Bengough, Court Reporter, of Toronto, and the majority of shorthanders in this country. It is acknowledged to be more legible than any other system, and equal in speed to other systems that are so extensively advertised throughout the country (United States particularly) they are merely variations of Pitman's system.



Transcript of above shorthand :

"The wise and active conquered difficulties
By daring to attempt them; sloth and folly
Shiver and shrink at sight of toil and danger
And make the impossibilities they fear."—*Romeo.*

BOOKS.

The Books used are as follows:

Phonographic Teacher 20c.
2 Note Books 20c.
Exercises for first part of the course.. 5c.

When the pupil has mastered these he is advanced to the "Manual" and "Reporters' Companion." For reading practice after the exercises, Æsop's Fables and other works are used.

TO TEACHERS.

The placing of Shorthand as an optional subject in the school programme, is just one step towards its adoption as a compulsory subject in all schools. It is to the public generally what the Telegraph is to trade and commerce, and steam power to machinery. With the aid of Phonography a man can do as much work in three hours as he could without it in a day. Those teachers who are shorthand writers when the "advance" comes will step into the best places. There is not the slightest doubt that very soon Phonography will be taught to very young scholars in all schools.

LADIES.

Ladies learn Shorthand as rapidly as gentlemen, and the field for their labors is gradually widening. As amanuenses and private secretaries they are fully equal to gentlemen, while as operators on

the writing machine, they are said to be of equal speed and accuracy. They are admitted to the same footing as gentlemen.



AN UNCROWDED PROFESSION, AND HOW TO ENTER IT.

We desire in this circular to draw attention of the public to a very important fact, and we trust those whose hands it may fall into will read it carefully and hand it to their neighbors.

In this age when almost all professional spheres of labor are so crowded it is surely of great importance to our young men and women to know that there is at least one profession which holds up a bright prospect to them of immediate success in life, and which is by no means overcrowded. In fact, but actually in its infancy, the demand is rapidly increasing at a greater ratio than the supply. The demand for shorthand writers is very great at the present time, and is certain to continue to increase although it is but a few years since business men have begun to realize the important advantages which it possesses for them.

In order that the public may have an opportunity of knowing this fact, we subjoin a few extracts from various papers, &c.

Until recently very few have undertaken the study of Phonography, and still fewer have brought that study to a successful issue. The reason of this has been owing to the fact that it was thought to be so difficult, and only a few could master it. The instruction books were not so plain and simple as they are now, and the art was thought to be shrouded in mystery and to have something of the Necromancer in it. This has all been changed; the books are all been simplified, and there is now

NO MYSTERY

in Phonography. Its characters are as fixed and certain in their different meanings, as legible and philosophical, and as beautiful as are the characters now in common use, consequently it is easier learned than any of the common branches of study, as reading, writing, arithmetic, or grammar. It is a useful art, and

shment, a refining amusement; educates the ear and the hand; strengthens the and requires but a little of the time, and space needed in the use of longhand. Stanley Brown, late private secretary of the President Garfield, was, five years ago, a boy, working for his father at \$1 a day; Phonography during his evening hours, he in amanuensis for Congressmen and when he became President he followed him into the House, on a salary that no ordinary writer can ever command." Her case is that of Wm. Henry Smith, who Phonography on a farm in Champaign Ohio, began school-teaching, came to the publishing house in Cincinnati, became a reporter on the Cincinnati Gazette, then yes' private secretary, next agent of the Associated Press, at \$6,000 a year."

Evening Class Bulletin.

Evening Classes are formed specially for those who are engaged during the day and have to improve themselves during the long evenings. Below we give a short description of the course of study. Any information of this required by our students we are ready and willing to give. We trust you will take this little messenger and consider its contents carefully. If you are not in any way engaged in the education offered, kindly hand it to the friend who would be benefitted by it in his evenings in our school.

BOOK-KEEPING.

Book-keeping by single and double entry, as well as different kinds of business, is taught in the junior and senior classes. No student is required to do his work by his class-mates being slower than he. Individual instruction is given each student so that he can go on just as fast as he is able. He has the "push" he can do a lot of in the long winter evenings. Plenty of time will be given to keep students busy the while they are at home. Along with Book-keeping business forms and papers are taught.

SYSTEMATIC WRITING

Each evening; not flourishing, but plain systematic writing. We do not simply set copies for students, but analyze the various forms in such a way that it is made a *reasonable study* and a *pleasant practice*.

ARITHMETIC.

Such Arithmetic as will be beneficial; these puzzles, like what are in some Arithmetic, but practical and useful.

We also give special attention to
MENSURATION.

Short, practical rules are given for measuring land, fencing, ditching, excavations, stonework, brickwork, plastering, papering, roofing, piles and bins of grain, casks, cisterns, triangles, circles, etc. Any special questions brought by pupils always receive due attention.

PHONOGRAPHY.

We teach Isaac Pitman's system, a full description of which will be found in another column.

QUESTIONS ANSWERED.

(From Benzough's Bulletin.)

Q.—Can I learn to write Shorthand?

A.—Yes, if you can distinguish the forty sounds used in speaking English—and there are very few persons indeed who cannot do this. Any one who can sing or whistle can learn Phonography.

Q.—How long will it take?

A.—An hour's practice per day for three months will enable you to write from 40 to 60 words per minute—that is, twice or thrice as fast as longhand. Two hours practice per day for six months will enable you to write from 80 to 120 words.

Q.—What speed would I require to fill a position as amanuensis?

A.—From 80 to 140 words per minute. We have found 60 words sufficient in some circumstances. The average rate of speaking is 120, but business men, until they become accustomed to it, cannot as a rule dictate at greater speed than 80. The Shorthand can increase rapidly upon this, and thus keep pace with the principal as he progresses.

Q.—Is a knowledge of type-writing an advantage, and how?

A.—Decidedly. A shorthand writer who is also an expert typer has two strings to his bow. He is of much greater value to his employer, for with the machine, as compared with the pen, he can do at least twice as much work, with one-half the labor, and ten times the legibility. We can refer to cases in which skill in operating the machine ensures the operator from \$50 to \$100 per annum more than could otherwise be obtained.

Q.—What salaries do Shorthand writers receive?

A.—In Canada they range from \$7 to \$15 per week for amanuensis work. Young men without experience start at \$7 or \$8, and receive an increase as soon as they have mastered the details of their work. In the United States, Canadian Shorthanders receive from \$60 to \$100 per month.

Q.—What are the prospects for ladies who learn Shorthand?

A.—Excellent. Some are now employed in Toronto. We have had several requests for others, but very few ladies have had the courage to learn, and hence we could not supply the demand. In some cases lady amanuenses are preferred, and in others none but ladies would be employed. The work is not more tedious, and the skill not more difficult of acquirement than in telegraphy.

Q.—Can ladies learn type-writing?

A.—Yes, and their manual dexterity—especially of those who are piano players—enables them to acquire a greater speed than men who have not had the advantage of similar training.

To Young Men

It is estimated that more than half the failures in business are due to want of system in keeping the books. This is the statement made by a large number of men whose life work has been that of settling up such affairs. Our Evening Classes afford ALL a chance to improve themselves even if they are at present engaged in business. If you ever intend to do any business for yourself or any other person, you should prepare yourself for it. A little extra education costs only a trifle; is no trouble to carry, cannot be taken away from you, and is often of a great deal of use. It will often support you when other things fail. A young man who can write a good hand can always support himself by it. A knowledge of Arithmetic and Mensuration will often procure a good situation. A training in Book-keeping often takes a young man into lucrative employment; and a knowledge of Shorthand will place either man or woman beyond any possibility of want. It is much more desirable and lucrative than Music, or any other accomplishment for ladies.

MIS-SPENT EVENINGS.

The boy who spends an hour of each evening lounging idly on the street corners, wastes, in the course of a year, three hundred and sixty-five precious hours, which, if applied to study, would familiarize him with the rudiments of almost any of the familiar sciences. If, in addition to wasting an hour each evening, he spends ten cents for a cigar, which is usually the case, the amount thus worse than wasted, would, during the year, pay for a course of Book-keeping. Boys, think of these things. Think of how much time and money you are wasting, and for what? The gratification afforded by the lounge on the corner and the cigar is not only temporary, but positively hurtful. You cannot indulge in them without seriously injuring yourself. You acquire idle and wasteful habits, which will cling to you with each succeeding year. You may, in after-life, shake them off, but the probabilities are that the habits thus formed in early life will cling to you to your dying day. Be warned then in time, and resolve that as the hour spent in idleness is gone forever, you will improve each passing one, and thereby fit yourself for usefulness and business.—N. B. C. C.

OUR PRIZES.

We were awarded First Prize at the Industrial Exhibition, Toronto; at the Provincial Exhibition, Guelph; and at the Northern Union of Orangeville, for Penmanship, this year, and numerous prizes at smaller Exhibitions.

DESCRIPTION OF THE CALIGRAPH FOR THOSE WHO ARE UNFAMILIAR WITH THE METHOD.



The Caligraph is a piece of mechanism, weighing less than one cubic foot, made of steel and brass, polished and plated.

At the very front is a convenient little tablet; next is the "key-board" of little glass discs, a half inch in diameter, which are the alphabet, punctuation, and other characters.

The paper, of any quality or reasonable weight, is inserted between two rollers—one of which appears in the cut—and can be raised at any time for inspection.

The inking is done by a long ribbon which slowly moves from side to side over a glass disc in one direction, the width of margin at the top and distance between the lines, are instantaneously regulated by a slide in front.

The type are on levers fixed on a circular disc. When the paper is in position, the type passes along its lower surface without touching it. The depression of any key brings its corresponding type up into the centre of the circle (by leverage) and into contact with the ribbon, pressing it against the paper and making a clear impression of itself thereon. The type carriage is moved the width of a letter, a ready for the next, with no attention to the ribbon save to touch the desired key with the tip of the finger!

SPEED.

"More than 100 words per minute have been produced on the Caligraph, and the only limit is the power of human touch."—Quarterly.

Every shorthand writer should also be a Caligrapher. It increases their chances for situation and makes them sure of larger salaries.

OUR DAY CLASSES.

We cannot understand how some of our students got the idea that there were only Evening Classes in the College. Since the commencement of the College there have been regular classes every day during school hours. Every one who attends day classes should do so. The evening classes are formed specially for those who are engaged during the day, and cannot attend day classes.

If you desire any copies of our circulars to friends, please write us a post card, or call on the College office and get as many copies as you desire. Address—

C. A. FLEMING, Principal
OWEN

Eastman College.

THE NATIONAL BUSINESS UNIVERSITY

FOR THE

✱ Practical Education of Young Men and Women. ✱

Founded by HARVEY G. EASTMAN, LL.D., A. D. 1859,

CLEMENT C. GAINES, A.B., B.L., President and General Manager.

"I maintain, my friends, that every one of us should seek out the best teacher whom he can find; first for ourselves and then for the youth, regardless of expense or anything."—PLATO.

A FEW FACTS

—IN REGARD TO—

EASTMAN COLLEGE.

1st. Its Character.—It is a *live, practical, common-sense school*—conducted by *able, skillful teachers*, who are possessed of rare *business and executive ability*. It is endorsed by the *most prominent Business men of the country*, as well as *eminent educators* generally.

2d. Its Location.—It is located in the *famous City of Schools and Churches*—the most *healthful, beautiful and populous* city on the Hudson between New York and Albany, in close proximity to the large commercial cities, and easily accessible by water and rail.

3d. Its Standing.—It is the *oldest, largest patronized, and only actual* business school in the country, and stands to-day the *acknowledged head* for *imparting a thorough commercial education*.

4th. Course of Study.—The course of study is *short, practical, useful, and reasonable*. It is *just* what every man *needs, and will use*, no matter what his *calling or profession* is to be.

5th. Assisting Graduates.—A large business acquaintance, which extends to almost every village and city in the United States, together with the high reputation which the College enjoys for supplying only *well qualified and thoroughly competent* assistants, keep good situations constantly at the disposal of the Institution, and enable the President, in many instances, to give those worthy graduates who desire help, remunerative and self-supporting employment.

6th. Time of Entering.—Applicants are admitted any week-day in the year. There is no class system—each student receiving individual instruction. There are no examinations at commencement. Boys past the age of fourteen years, young men, and men of all ages are admitted.

7th. Facilities.—The Institution to-day offers increased advantages in every department. Its immense building has every modern requirement; is well ventilated, lighted and heated, and most scientifically arranged and furnished for its various purposes. Its corps of instructors is composed of *live business men*, who have had years of experience, and who take an active interest in the progress and comfort of each individual pupil. The course of study is constantly devised and such additions and improvements made as experience and research suggest.

Outline of the Courses of Study.

"TEACH YOUR BOYS THAT WHICH THEY WILL PRACTICE WHEN THEY BECOME MEN."

Our aim, since the establishment of this Institution, has been, to teach a young man that which he will practice in after years; to give him those things which will be of every-day use; to fit him, in the shortest possible time and at the least expense, for success in life, whether he is to follow business or a profession. Besides the general information and instruction given in our admirable Saturday Lecture Course, we teach the following subjects specifically; a more detailed explanation of which may be found under "Questions and Answers," in our Circular of Information or in our LARGE CATALOGUE.

1. BUSINESS COURSE.

(For a full and detailed explanation see Catalogue.)

There are no examinations on entering. Students commence at the beginning of a course of study, which is systematically arranged. There is no class system; each pupil receives individual instruction, and is not drawn along or held back by classes, but is promoted as rapidly as qualified. The course of study is divided into three departments: *1st. Theory*—In which the pupil is taught the general principles and forms which relate to all business. He is directed what to do, and instructed how to do it. *2d. Junior Practical*—In which he is directed by a chronicle of trade what to do, but must depend upon his own judgment as to the manner of doing it, thus being taught to think and act for himself. *3d. Senior Practical*—Which comprises experience and practice in the Office and Banking Department.

Theory, or Preparatory.

In the first, or Theory Department, the pupil is instructed in the theory of accounts as applied to book-keeping; the history, nature and use of the Day Book, Journal, Ledger and Cash Book; that portion of mathematics pertaining to business, such as fractions, percentage, interest, discount, averaging of accounts, partnership settlements, loss and gain, &c.; business penmanship, commercial law, correspondence, the form and use of all kinds of business papers, such as notes, drafts, checks, receipts, invoices, account sales, bills of exchange, certificates of deposit, certificates of stock, bills of lading, &c. After completing the work as arranged, passing the required examinations, he is promoted to the

Junior Practical Department,

In which bank bills, fractional currency and merchandise are actually used, and have a *real monetary* value. Each day's transactions are based on quotations from New York markets, and are as legitimate and *bona fide* as in any mercantile or banking house. It is a miniature world of business, where young men representing every State in the Union, and several foreign countries, mingle together, bringing mind in contact with

mind, giving impulse and action to dormant energies, stimulating ambition, and keeping in motion the wheels of trade and finance. Shrewd, keen business men are seen on every side, making an interesting arena of youthful industry. Each student's experience comprises everything that would naturally occur in any kind of business, from that of the simplest retail trade to the more complicated wholesale, jobbing, commission, and banking business. After being assigned his official desk and having obtained his capital for commencing, his business will consist of buying and selling merchandise, real estate, stocks, etc., importing and exporting goods, making and receiving consignments to be sold on sole and joint account, making deposits in the bank, giving and receiving checks, receipts, notes, orders, drafts, accounts of sales, bills of exchange, holding correspondence with different firms through the Post Office, and, in fact, of performing all the great variety of transactions naturally incident to any well ordered mercantile establishment, and finally balancing and closing the books of the firm, an adjusting losses or gains, as may be required. After completing the work and passing the examinations, the student is promoted to the

Banking and Office Department.

In this department the student serves in an executive capacity. His duties are clearly defined, and habits of neatness, accuracy and promptness are thoroughly impressed. He is Post Master, receiving and distributing the mail in the Post Office; is Receiving and Forwarding Clerk and Cashier in the Railroad Office; is a Broker, buying and selling bills of exchange on London and Paris; is an Insurance Agent, issuing policies on fire and marine risks; is a Real Estate Agent, buying and selling and renting real estate, making out deeds and bonds and mortgages; is respectively Clerk, Partner and Manager in the Merchants' Emporium; is, in regular order, First, Second and Third Book-keeper, Collection Clerk, Discount Clerk, Paying and Receiving Teller, and Cashier in the Bank. The Banks occupy the same relative position to the pupils in the Junior department that a bank in any city does to its customers. These Banks are organized under the Acts of Congress governing National banks, and so operated and conducted according to the most approved New York system as to enforce the unqualified commendation of every business man who visits our city, as well as the congratulations of our graduates, who have gone into banks and brokers' offices. From the fact that the currency issued by them has a real value attached to it, every deposit made, check cashed, note discounted, certificate of deposit issued, is an ACTUAL BUSINESS practice to the pupil. The student, having completed all the departments, now enters upon his final examination; satisfactorily passing which, the degree of Master of Accounts is conferred.

Necessary Expenses of this Course.

For an itemized account, showing particularly these expenses and the exact amount of each, see "Questions and Answers" in our circular of information which will be mailed to any address on application.

Terms of Tuition, Board, etc.

LIFE SCHOLARSHIP for FULL BUSINESS COURSE, - - \$50 00
BOARD, BOOKS and STATIONERY, variable, say - - - 65 00
GOOD BOARD, including a furnished room and all necessary conveniences, may be had at about \$4 per week.

For \$115 paid down on the day of entrance, we will pay the **Total Necessary Expense of Tuition, Books and Stationery for the entire Business Course, with Good Board for Twelve Weeks (in which time a great number graduate.)** Those who desire to spend a longer period than twelve weeks on this course, as many should do, in order to do it and themselves justice, will only have to pay for their board and washing at a total cost of from \$4.00 to \$5.00 per week.

Special Rates to Clubs.

When TWO (2) enter the Business Course, at the same time and from the same place, a deduction of \$5 is made on each scholarship.

When a Club of THREE (3) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$5 EXTRA to the person getting up the club.

When a club of FOUR (4) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$10 extra to the person getting up the club.

When a club of FIVE (5) enter from the same place and at the same time, a deduction of \$5 will be made on each schol-

arship, and a full Scholarship in Penmanship or Telegraphy extra to the person getting up the club.

More advantageous terms still may be made for larger clubs. This arrangement is made so as to reduce the terms to families who have several to send, and also that those who spend their time and money inducing their friends to accompany them may be remunerated for the same.

When clubs of from five to ten desire to enter from a place, or any number wish to avail themselves of the advantages of the College, we would suggest that they appoint one of their number, or select some experienced business man or educator, to visit the Institution in advance, and report to the club the result of his investigation.

THE ILLUSTRATED Circular, a forty-eight page pamphlet, containing, besides much other valuable information, a more detailed explanation of the courses of study, terms, &c., will be mailed to any address free on application. *Do not fail to send for this Circular.* Address,

EASTMAN COLLEGE,
Poughkeepsie, New York.

2. PRACTICAL DEPARTMENT

OF

Shorthand, Typewriting and Correspondence.

"If you can cultivate to perfection some art by which you can gain an independent livelihood, do it, whether there is a necessity for it or not; do it quietly if you will, but do it. There is no telling when, or under what circumstances you may need it."—HORACE MANN.

"Education should be regarded as capital invested for the future, from which a profit may be derived in subsequent life. It will pay you an annual income without expense for insurance, repairs, or taxes. Riches have wings; a good education is a more lasting resource."—ID.

Shorthand and its sister art, Typewriting, are coming into very general favor for business purposes. The rapid methods that have obtained in business transactions in other respects, have made it necessary that the stenographer be called in, to take care of the correspondence, and the stenographer has been obliged to call to his aid the typewriter, to shorten the time of transcribing the notes into plain English.

The Shorthand profession is divided into two classes:

1. The expert or general Stenographers;
2. The Amanuenses, or those who have not the skill requisite for the higher branches of the art. The first mentioned of these are the best paid men in the profession. The nature of their work calls for a higher order of talent and for a greater degree of skill than that of the Amanuenses. The compensation, for instance, of the official stenographer is generally regulated by law and varies in different states, ranging from **Two Thousand to Three Thousand Dollars** per year, while an additional fee of eight to fifteen cents per hundred words is allowed for transcribing their notes.

Exceptional salaries are paid to the reporters in Congress. The official stenographer of the Senate receives a salary of **Twenty-five Thousand Dollars** a year, while each of the House reporters receives **Five Thousand**. The general stenographer has his office as any other professional man, and takes cases at contract price, which is generally on the basis of **Ten Dollars per day, or twenty-five cents per hundred words**. An additional fee of eight to fifteen cents per folio is charged in these cases for the longhand transcript.

In response to the large demand for shorthand clerks who can prepare type-written translations of their stenographic notes, Eastman College on the 1st of September, 1885, opened a department of

Shorthand, Typewriting and Correspondence,

for the purpose of offering to young men and ladies the

Best Facilities

for becoming well trained corresponding clerks, private secretaries, dictation amanuenses and law and newspaper reporters.

Eastman College has long stood at the head of all schools for Commercial Education in this country. The thoroughness and reliability of its work are recognized the world over. No Student can take its

Business Course

and remain ignorant of actual business as it is conducted in the great exchanges of New York and London.

extended until offices, as well as lines connecting the buildings, are complete in all particulars.

This Department, therefore, offers the best advantages for imparting a thorough knowledge of and for acquiring the **practical use of Telegraphy**. The Course of instruction includes everything necessary to make pupils proficient operators by sound. They are taught how to prepare the chemicals, put up the batteries, construct the line, the nature and use of the switch board, ground wires, relays, etc., how to keep the books, make out reports, and the whole routine of an operator's duties generally. The students are drilled in the practice of the art until able to read and write rapidly by sound, and receive or send any message readily and accurately. The instruments, batteries and office fixtures are constantly renewed, and are of the best and most approved make, similar to those in use by regular telegraph companies.

There are now about one million miles of telegraph line in use throughout the world, and about four hundred and fifty thousand miles of wire. The United States has about one hundred thousand miles of line, and approximately, two hundred and fifty thousand miles of wire.

The demand for operators has been rapidly increasing for the past few years, and will increase more rapidly for years to come.

The extension of the present and building of new telegraph lines, incident to the great railroad business interests of the country, MAKE A CONSTANT AND INCREASING DEMAND for competent operators.

The time necessary to become a good operator by sound is from eight to twelve weeks, depending somewhat upon the aptness of the student; though no definite time can be named that will apply to all cases.

Hours for instruction are from 9 A. M. to 12 M., and from 7 to 9 P. M. At all other hours of the day the offices are open to students for practice.

Terms of Tuition.

Scholarship, time unlimited and privilege of both day and evening instruction, - - - - -	\$30 00
Scholarship, evening class to students in Business Course, - - - - -	10 00
Telegraphy and Teachers' Course in Penmanship, - - -	50 00
Telegraphy to students in Business Course, - - - - -	20 00

Special.—Correspondents in all cases will be particular to write their names and post-office address plainly. In small places the county should be given.

HOW TO OBTAIN A SITUATION.

The solution of this question seems to be the chief anxiety of a large majority of young men, when in fact none is more easily solved. Just four words answer this question—*prepare yourself for one*. The country is full of situations. Show employers that you can fill one, and you will experience no further trouble. Too many make it a rule to see how poorly qualified they can possibly be, and ride into responsible and lucrative positions on the shoulders of other people, instead of making it a point to so thoroughly understand what is required of them that they can with confidence walk in on the strength of their qualifications. He who stands on his own merits will far outstrip him who is dependent on the influence of others. The one must beg or even buy employment; the other will be asked to accept a situation at a good remuneration.

The reputation which Eastman College has acquired for preparing young men thoroughly and practically for business, leads business houses from all parts of the country to send to us for assistants. A large proportion of our students have places in view before coming here, but we can generally supply, on application, young men, capable, honest, industrious and trustworthy to fill positions in Banks, Mercantile Houses, Railroad Companies, Insurance Companies, etc. We never recommend a young man unless he is perfectly reliable in every respect.

\$100 TO \$125.

The best investment for any young man starting in life, or middle-aged man desiring to better his condition, or that a parent can make for a son, is the short Practical Course in Eastman College. In no other way can an expenditure of from \$100 to \$125 be made to bring so large a return, as invested here in Tuition Fee and Board for the prescribed business course. For further information or special inquiry, address the College.

COLLEGE NOTES.

**"A Tree is known by its Fruit,"
A School by its Results.**

Library.—The City Library, near the main College building, containing nine thousand volumes, is free to students of the College.

Health of City.—Poughkeepsie is noted for being one of the most healthy cities in the Union. It is quite a resort for invalids, and students frequently come here who have lost their health in other schools.

Poughkeepsie Young Men's Christian Association.—Its reading-room and parlors and lecture course are open free to all students. Tickets to the gymnasium, which is fully furnished with appliances for physical culture, may be obtained of the Secretary.

Social Advantages.—In addition to the morning exercises mentioned above, at least once a month a Reception is given the Students, at the Eastman Mansion, on Saturday evening from eight to eleven o'clock. Books, pictures, social intercourse, music, dancing, refreshments, etc., serve to make the occasion profitable and pleasant. Many of the first people of the city come regularly to these receptions, which are highly enjoyed by all, and make a fitting end to a week's close application.

Benson J. Lossing, LL.D., the historian, in a private letter, refers to the receptions as follows: "It is a happy thought. Nothing will have a more powerful tendency toward the preservation and strengthening of the morals of your young men than this refined social privilege. I am sure this thoughtfulness for the good of the pupils will be thoroughly appreciated, not only by the students, but their parents and friends. It cannot fail to be very attractive; and it will surely pay on earth and in Heaven."

Lecture Rooms.—The Eastman system of instruction makes ample provision for teaching by lectures a necessity. A lady or gentleman entering Eastman College commences at once upon a course of individual study, subject to the immediate supervision and personal explanations of one of the teachers. This enables the professor to have a personal acquaintance with his pupil, which qualifies him to teach, so that the particular temperament of the student is no obstacle to his advancement. But some of the time of every day is devoted to more general Recitations, Examinations, Blackboard Illustrations, and explanations of every nature, and this part of the work is greatly facilitated by having an adjacent Lecture Room. While, therefore, the body of the students quietly continue their work in the main halls, those for whose benefit the special drill is intended, repair to the adjoining Lecture Room without making further interruption. For those desiring them, Photographs of these rooms will also be furnished, at the price named above.

Weekly Lectures, Concerts, &c.—These entertainments constitute one of the most instructive and valuable, and, at the same time, one of the most distinguishing features of this Institution.

Realizing the fact that recreation is essential to a healthy condition of the mental forces, and that young men will often seek that of a questionable character if not supplied with that which is elevating and refining, the College furnishes its Students every Saturday morning either with a lecture or concert. The lectures are by gentlemen prominent on the lecture platform, and the concerts by professional artists. Every variety of subject—literary, historical, political, social, educational, moral, etc., etc.—is presented in the most forcible and eloquent manner by the first masters of the present time. In our College paper, "THE EASTMAN JOURNAL," issued monthly, one of these lectures is always published. The following well-known lecturers have regular appointments in connection with our course, and will appear before the students at stated intervals during the present year, according to previous announcement in the College programmes:

Rev. T. DEWITT TALMAGE,	Rev. ROBERT COLLIER.
Rev. WM. LLOYD, D.D., New York.	WM. I. MARSHALL, Fitchburg, Mass.
Hon. MARK D. WILBER, New York.	Rev. J. J. ELMENDORF, Poughkeepsie.
Rev. JAHU DEWITT MILLER, Phil'a.	Rev. CHAS. F. DEEMS, New York.
WALLACE BRUCE, Poughkeepsie.	Rev. J. M. PULLMAN, Lynn, Mass.
Rev. J. HYATT SMITH, Brooklyn.	Rev. J. S. CROWE, Newark, N. J.
Rev. HOWARD B. GROSE, Poughkeepsie.	WILLIAM BLAIRIE, New York.

Including A. P. BURBANK, JAMES S. BURDETTE, ELI PERKINS and a number of elocutionists and humorists of distinction.

Eastman College.

THE NATIONAL BUSINESS UNIVERSITY

FOR THE

✻ Practical Education of Young Men and Women. ✻

Founded by HARVEY G. EASTMAN, LL.D., A. D. 1859,

CLEMENT C. GAINES, A.B., B.L., President and General Manager.

"I maintain, my friends, that every one of us should seek out the best teacher whom he can find; first for ourselves and then for the youth, regardless of expense or anything."—PLATO.

A FEW FACTS

—IN REGARD TO—

EASTMAN COLLEGE.

1st. Its Character.—It is a *live, practical, common-sense school*—conducted by *able, skillful teachers*, who are possessed of rare *business and executive ability*. It is endorsed by the *most prominent Business men of the country*, as well as *eminent educators generally*.

2d. Its Location.—It is located in the *famous City of Schools and Churches*—the most *healthful, beautiful and populous city* on the Hudson between New York and Albany, in close proximity to the large commercial cities, and easily accessible by water and rail.

3d. Its Standing.—It is the *oldest, largest patronized, and only actual business school* in the country, and stands to-day the *acknowledged head for imparting a thorough commercial education*.

4th. Course of Study.—The course of study is *short, practical, useful, and reasonable*. It is *just what every man needs, and will use*, no matter what his *calling or profession is to be*.

5th. Assisting Graduates.—A large business acquaintance, which extends to almost every village and city in the United States, together with the high reputation which the College enjoys for supplying only *well qualified and thoroughly competent* assistants, keep good situations constantly at the disposal of the Institution, and enable the President, in many instances, to give those worthy graduates who desire help, remunerative and self-supporting employment.

6th. Time of Entering.—Applicants are admitted any week-day in the year. There is no class system—each student receiving individual instruction. There are no examinations at commencement. Boys past the age of fourteen years, young men, and men of all ages are admitted.

7th. Facilities.—The Institution to-day offers increased advantages in every department. Its immense building has every modern requirement; is well ventilated, lighted and heated, and most scientifically arranged and furnished for its various purposes. Its corps of instructors is composed of *live business men*, who have had years of experience, and who take an active interest in the progress and comfort of each individual pupil. The course of study is constantly devised and such additions and improvements made as experience and research suggest.

Outline of the Courses of Study.

"TEACH YOUR BOYS THAT WHICH THEY WILL PRACTICE WHEN THEY BECOME MEN."

Our aim, since the establishment of this Institution, has been, to teach a young man that which he will practice in after years; to give him those things which will be of every-day use; to fit him, in the shortest possible time and at the least expense, for success in life, whether he is to follow business or a profession. Besides the general information and instruction given in our admirable Saturday Lecture Course, we teach the following subjects specifically; a more detailed explanation of which may be found under "Questions and Answers," in our Circular of Information or in our LARGE CATALOGUE.

1. BUSINESS COURSE.

(For a full and detailed explanation see Catalogue.)

There are no examinations on entering. Students commence at the beginning of a course of study, which is systematically arranged. There is no class system; each pupil receives individual instruction, and is not drawn along or held back by classes, but is promoted as rapidly as qualified. The course of study is divided into three departments: *1st. Theory*—In which the pupil is taught the general principles and forms which relate to all business. He is directed what to do, and instructed how to do it. *2d. Junior Practical*—In which he is directed by a chronicle of trade what to do, but must depend upon his own judgment as to the manner of doing it, thus being taught to think and act for himself. *3d. Senior Practical*—Which comprises experience and practice in the Office and Banking Department.

Theory, or Preparatory.

In the first, or Theory Department, the pupil is instructed in the theory of accounts as applied to book-keeping; the history, nature and use of the Day Book, Journal, Ledger and Cash Book; that portion of mathematics pertaining to business, such as fractions, percentage, interest, discount, averaging of accounts, partnership settlements, loss and gain, &c.; business penmanship, commercial law, correspondence, the form and use of all kinds of business papers, such as notes, drafts, checks, receipts, invoices, account sales, bills of exchange, certificates of deposit, certificates of stock, bills of lading, &c. After completing the work as arranged, passing the required examinations, he is promoted to the

Junior Practical Department,

In which bank bills, fractional currency and merchandise are actually used, and have a *real monetary value*. Each day's transactions are based on quotations from New York markets, and are as legitimate and *bona fide* as in any mercantile or banking house. It is a miniature world of business, where young men representing every State in the Union, and several foreign countries, mingle together, bringing mind in contact with

mind, giving impulse and action to dormant energies, stimulating ambition, and keeping in motion the wheels of trade and finance. Shrewd, keen business men are seen on every side, making an interesting arena of youthful industry. Each student's experience comprises everything that would naturally occur in any kind of business, from that of the simplest retail trade to the more complicated wholesale, jobbing, commission, and banking business. After being assigned his official desk and having obtained his capital for commencing, his business will consist of buying and selling merchandise, real estate, stocks, etc., importing and exporting goods, making and receiving consignments to be sold on sole and joint account, making deposits in the bank, giving and receiving checks, receipts, notes, orders, drafts, accounts of sales, bills of exchange, holding correspondence with different firms through the Post Office, and, in fact, of performing all the great variety of transactions naturally incident to any well ordered mercantile establishment, and finally balancing and closing the books of the firm, an adjusting losses or gains, as may be required. After completing the work and passing the examinations, the student is promoted to the

Banking and Office Department.

In this department the student serves in an executive capacity. His duties are clearly defined, and habits of neatness, accuracy and promptness are thoroughly impressed. He is Post Master, receiving and distributing the mail in the Post Office; is Receiving and Forwarding Clerk and Cashier in the Railroad Office; is a Broker, buying and selling bills of exchange on London and Paris; is an Insurance Agent, issuing policies on fire and marine risks; is a Real Estate Agent, buying and selling and renting real estate, making out deeds and bonds and mortgages; is respectively Clerk, Partner and Manager in the Merchants' Emporium; is, in regular order, First, Second and Third Book-keeper, Collection Clerk, Discount Clerk, Paying and Receiving Teller, and Cashier in the Bank. The Banks occupy the same relative position to the pupils in the Junior department that a bank in any city does to its customers. These Banks are organized under the Acts of Congress governing National banks, and so operated and conducted according to the most approved New York system as to enforce the unqualified commendation of every business man who visits our city, as well as the congratulations of our graduates, who have gone into banks and brokers' offices. From the fact that the currency issued by them has a real value attached to it, every deposit made, check cashed, note discounted, certificate of deposit issued, is an ACTUAL BUSINESS practice to the pupil. The student, having completed all the departments, now enters upon his final examination; satisfactorily passing which, the degree of Master of Accounts is conferred.

Necessary Expenses of this Course.

For an itemized account, showing particularly these expenses and the exact amount of each, see "Questions and Answers" in our circular of information which will be mailed to any address on application.

Terms of Tuition, Board, etc.

LIFE SCHOLARSHIP for FULL BUSINESS COURSE, - - \$50 00
BOARD, BOOKS and STATIONERY, variable, say - - - 65 00

GOOD BOARD, including a furnished room and all necessary conveniences, may be had at about \$4 per week.

For \$115 paid down on the day of entrance, we will pay the **Total Necessary Expense of Tuition, Books and Stationery for the entire Business Course, with Good Board for Twelve Weeks** (in which time a great number graduate.) Those who desire to spend a longer period than twelve weeks on this course, as many should do, in order to do it and themselves justice, will only have to pay for their board and washing at a total cost of from \$4.00 to \$5.00 per week.

Special Rates to Clubs.

When TWO (2) enter the Business Course, at the same time and from the same place, a deduction of \$5 is made on each scholarship.

When a Club of THREE (3) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$5 EXTRA to the person getting up the club.

When a club of FOUR (4) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$10 extra to the person getting up the club.

When a club of FIVE (5) enter from the same place and at the same time, a deduction of \$5 will be made on each schol-

arship, and a full Scholarship in Penmanship or Telegraphy extra to the person getting up the club.

More advantageous terms still may be made for larger clubs. This arrangement is made so as to reduce the terms to families who have several to send, and also that those who spend their time and money inducing their friends to accompany them may be remunerated for the same.

When clubs of from five to ten desire to enter from a place, or any number wish to avail themselves of the advantages of the College, we would suggest that they appoint one of their number, or select some experienced business man or educator, to visit the Institution in advance, and report to the club the result of his investigation.

THE ILLUSTRATED Circular, a forty-eight page pamphlet, containing, besides much other valuable information, a more detailed explanation of the courses of study, terms, &c., will be mailed to any address free on application. *Do not fail to send for this Circular.* Address,

EASTMAN COLLEGE,
Poughkeepsie, New York.

2. PRACTICAL DEPARTMENT

OF

Shorthand, Typewriting and Correspondence.

"If you can cultivate to perfection some art by which you can gain an independent livelihood, do it, whether there is a necessity for it or not; do it quietly if you will, but do it. There is no telling when, or under what circumstances you may need it."—HORACE MANN.

"Education should be regarded as capital invested for the future, from which a profit may be derived in subsequent life. It will pay you an annual income without expense for insurance, repairs, or taxes. Riches have wings; a good education is a more lasting resource."—ID.

Shorthand and its sister art, Typewriting, are coming into very general favor for business purposes. The rapid methods that have obtained in business transactions in other respects, have made it necessary that the stenographer be called in to take care of the correspondence, and the stenographer has been obliged to call to his aid the typewriter, to shorten the time of transcribing the notes into plain English.

The Shorthand profession is divided into two classes:

1. The expert or general Stenographers;

2. The Amanuenses, or those who have not the skill requisite for the higher branches of the art. The first mentioned of these are the best paid men in the profession. The nature of their work calls for a higher order of talent and for a greater degree of skill than that of the Amanuenses. The compensation, for instance, of the official stenographer is generally regulated by law and varies in different states, ranging from **Two Thousand to Three Thousand Dollars** per year, while an additional fee of eight to fifteen cents per hundred words is allowed for transcribing their notes.

Exceptional salaries are paid to the reporters in Congress. The official stenographer of the Senate receives a salary of **Twenty-five Thousand Dollars** a year, while each of the House reporters receives **Five Thousand**. The general stenographer has his office as any other professional man, and takes cases at contract price, which is generally on the basis of **Ten Dollars** per day, or **twenty-five cents per hundred words**. An additional fee of eight to fifteen cents per folio is charged in these cases for the longhand transcript.

In response to the large demand for shorthand clerks who can prepare type-written translations of their stenographic notes, Eastman College on the 1st of September, 1885, opened a department of

Shorthand, Typewriting and Correspondence,

for the purpose of offering to young men and ladies the

Best Facilities

for becoming well trained corresponding clerks, private secretaries, dictation amanuenses and law and newspaper reporters.

Eastman College has long stood at the head of all schools for Commercial Education in this country. The thoroughness and reliability of its work are recognized the world over. No Student can take its

Business Course

and remain ignorant of actual business as it is conducted in the great exchanges of New York and London,

Like the actual business departments of the school its Short-hand Department is organized for thorough work. The student does not come to Eastman College merely to obtain a book knowledge of Shorthand, going elsewhere for practice, as practice is afforded him in the school such as he will obtain in no other institution. If he wishes to become a skillful shorthand amanuensis, to act as a business correspondent, or take dictations of Law stenographers, he is drilled in that particular branch. If he wishes to become a law stenographer and good general verbatim reporter he attends the moot court, recently organized in connection with the department, where testimony is being constantly taken, and is drilled there until he can step into any court in the land and make a perfect report of the proceedings. The numerous lectures delivered weekly at the College also furnish the very best practice that can be had for verbatim reporters, and ample opportunity is given in the city courts for practice in taking argument. *Do you wish to become a thorough reporter, competent for all branches of the art? Do you wish to save yourself years of hard labor incident to writing wrong outlines and badly formed characters? The Eastman College court and lectures are open to all shorthand writers who have acquired a theoretical knowledge of the art, and who find it difficult to obtain proper practice.*

The department has recently been put in charge of a gentleman, who many years has been an official stenographer and court reporter and experienced teacher. With his assistance we have made our shorthand school one of the liveliest departments of the College. We advise all young men to consider seriously the advantages offered, as good shorthand writers are everywhere in demand. If one is thoroughly accomplished in the art he may be sure of a good paying position for life.

What System We Teach.

Most, if not all the systems now used by practical reporters are good. But as it is necessary to decide upon some text book to study, we recommend **Benn Pitman's**, because we are confident it possesses the greatest advantage (over all others) for simplicity and legibility, and because it is used by a large majority of the leading stenographers throughout the country. We use the Remington Type-Writer.

Time Required to Learn Phonography.

A student of average ability, by close application to study and practice, ought to be able to take a slow speaker, at the rate of one hundred to one hundred and twenty-five words per minute, in from three to six months. But no one can tell what may be done in a given case as **everything depends upon the student himself**. When that rate of speed is obtained the writer will be competent to act as an amanuensis, and should command a salary of from \$50 to \$150 per month.

Terms of Tuition.

Four months' course in Phonography.....	\$35 00
" " Typewriting.....	20 00
Phonography and Typewriting together (four months).....	50 00
Thorough Course in both (time unlimited).....	75 00

☞ On the above rates a **special reduction of 20 per cent.** will be allowed to ladies. Text books, stationery, etc., cost about \$5.00.

☞ A thorough course in correspondence and letter writing with the privilege of two days instruction each week in plain business writing in our Penmanship Department is included in the above prices.

☞ **THE DEMAND FOR COMPETENT, EDUCATED SHORT-HAND WRITERS, CONVERSANT WITH BUSINESS FORMS AND CUSTOMS, HAS INCREASED ONE HUNDRED FOLD WITHIN THE PAST TWO YEARS.**

☞ **CIRCULARS CONTAINING FULL INFORMATION WILL BE SENT FREE.**

Address EASTMAN COLLEGE,
Poughkeepsie, N. Y.

3. PENMANSHIP.

The noblest acquisition of mankind is speech, and the most useful art is writing. As every art is more or less valuable in proportion to its extensive usefulness, so the art of writing claims our highest esteem, and every effort to improve or bring it nearer to perfection is entitled to public encouragement.

In the present state of society writing has become a science, not only of public utility but of absolute necessity to individuals. Its general usefulness in every walk of enterprise and commerce in every civilized nation, attaches an importance to

it that cannot be mistaken, and makes it an object of the first necessity. Writing is one of the fine arts, and he who writes elegantly is an artist. Bad manuscript is no sign of genius. It is a sign of nervous debility, of a deficient education, or of natural carelessness or incompetency. In this country, at the present day, correspondence enters so much into all the occasions and transactions of life, and letter-writing becomes such an important part of every business or profession that it is demanded of young men that they make themselves masters of the pen—**RAPID, LEGIBLE, ELEGANT WRITERS.**

A good, expeditious hand-writing is one of the strongest elements, too, of promotion and success, and carries with it an indisputable reference. We are told by **Jay Gould** that he obtained his first position through the recommendation only of his good hand-writing. Thousands of young men, graduates of this Institution, gratefully acknowledge that their successful start may be attributed to a good hand obtained while here.

While all possible attention is paid to the art of writing in our Business course, its intrinsic importance and the fact that many young men wish to improve themselves in this branch alone, induces us to devote a Special Department to Business Writing, Ornamental Penmanship and Mechanical Drawing, and to secure **THE BEST KNOWN TEACHERS** of the art to conduct it.

The Department is kept open as a permanent feature, and is furnished with unequalled facilities to enable young men to become Teachers of the branch, or rapid, elegant, business penmen in a short time. No teacher of Penmanship is better known than the head of our department, although many of his former pupils are ranked as among the finest artists of the present time. The following are two recent complimentary Press notices:

From the Penman's Gazette.

The majority of professional penmen are continually changing from college to college, but the veteran, Geo. F. Davis, of Eastman College, is a strict exception. Twenty-six years ago, when H. G. Eastman opened his school in Poughkeepsie, he secured Davis, and it is greatly to his credit that he should be retained so long. Mr. Davis has been a faithful teacher, and is evidently going to "die in harness," apparently having a life position. He writes a remarkably accurate hand on the black board, and is a thorough artist in all branches of penmanship.

From the Poughkeepsie News-Press.

Autumn Opening of the Evening Class in Penmanship at Eastman College.—In the large hall of Eastman Business College last evening, Professor G. F. Davis demonstrated to a class of forty-two young men the marvelous possibilities of the pen in the hands of a master entirely great as a chirographist. The professor is not only a wonderful penman, but he is also a lecturer of no mean order. While his pen, or rather the chalk, described rare and beautiful combinations of lines, forming figures, faces and letters, he kept up a running fire of comment which rendered the exhibition both amusing and instructive. The alphabet drawn backward and forward in capitals of extraordinary grace of form, elicited a burst of spontaneous applause. The preliminary lecture and series of delineations occupied about an hour, demonstrating to the pupils the skill and high standing of their instructor.

The Time required to graduate in our Penmanship Course is from six weeks to three months, depending somewhat upon the aptness and application of the pupil, and also upon how comprehensive a course is desired.

Terms of Tuition.

Scholarship, Teachers' Course (time unlimited) - -	\$30 00
Penmanship and Telegraphy Combined, - - -	50 00
Teachers' Course, to Students in Business Course, -	20 00

4. TELEGRAPHING.

Acoustic Telegraphy was taken up by the Americans about 1850. It is simply the Morse register stripped of all its parts except the electro-magnet, writing lever, and retracting spring. The operator interprets the sounds made by the motion of the lever up and down between its stops. This method has almost entirely superseded the recording apparatus, and is exclusively taught in Eastman College.

The art of **Telegraphing** is coming into such universal use that the highest importance attaches to the branch in this College. The offices here are the first ever introduced into an institution of learning, and the facilities have been gradually

extended until offices, as well as lines connecting the buildings, are complete in all particulars.

This Department, therefore, offers the best advantages for imparting a thorough knowledge of and for acquiring the practical use of **Telegraphy**. The Course of instruction includes everything necessary to make pupils proficient operators by sound. They are taught how to prepare the chemicals, put up the batteries, construct the line, the nature and use of the switch board, ground wires, relays, etc., how to keep the books, make out reports, and the whole routine of an operator's duties generally. The students are drilled in the practice of the art until able to read and write rapidly by sound, and receive or send any message readily and accurately. The instruments, batteries and office fixtures are constantly renewed, and are of the best and most approved make, similar to those in use by regular telegraph companies.

There are now about one million miles of telegraph line in use throughout the world, and about four hundred and fifty thousand miles of wire. The United States has about one hundred thousand miles of line, and approximately, two hundred and fifty thousand miles of wire.

The demand for operators has been rapidly increasing for the past few years, and will increase more rapidly for years to come.

The extension of the present and building of new telegraph lines, incident to the great railroad business interests of the country, MAKE A CONSTANT AND INCREASING DEMAND for competent operators.

The time necessary to become a good operator by sound is from eight to twelve weeks, depending somewhat upon the aptness of the student; though no definite time can be named that will apply to all cases.

Hours for instruction are from 9 A. M. to 12 M., and from 7 to 9 P. M. At all other hours of the day the offices are open to students for practice.

Terms of Tuition.

Scholarship, time unlimited and privilege of both day and evening instruction, - - - - -	\$30 00
Scholarship, evening class to students in Business Course, - - - - -	10 00
Telegraphy and Teachers' Course in Penmanship, - - -	50 00
Telegraphy to students in Business Course, - - - - -	20 00

Special.—Correspondents in all cases will be particular to write their names and post-office address plainly. In small places the county should be given.

HOW TO OBTAIN A SITUATION.

The solution of this question seems to be the chief anxiety of a large majority of young men, when in fact none is more easily solved. Just four words answer this question—*prepare yourself for one*. The country is full of situations. Show employers that you can fill one, and you will experience no further trouble. Too many make it a rule to see how poorly qualified they can possibly be, and ride into responsible and lucrative positions on the shoulders of other people, instead of making it a point to so thoroughly understand what is required of them that they can with confidence walk in on the strength of their qualifications. He who stands on his own merits will far outstrip him who is dependent on the influence of others. The one must beg or even buy employment; the other will be asked to accept a situation at a good remuneration.

The reputation which Eastman College has acquired for preparing young men thoroughly and practically for business, leads business houses from all parts of the country to send to us for assistants. A large proportion of our students have places in view before coming here, but we can generally supply, on application, young men, capable, honest, industrious and trustworthy to fill positions in Banks, Mercantile Houses, Railroad Companies, Insurance Companies, etc. We never recommend a young man unless he is perfectly reliable in every respect.

\$100 TO \$125.

The best investment for any young man starting in life, or middle-aged man desiring to better his condition, or that a parent can make for a son, is the short Practical Course in Eastman College. In no other way can an expenditure of from \$100 to \$125 be made to bring so large a return, as invested here in Tuition Fee and Board for the prescribed business course. For further information or special inquiry, address the College.

COLLEGE NOTES.

**"A Tree is known by its Fruit,"
A School by its Results.**

Library.—The City Library, near the main College building, containing nine thousand volumes, is free to students of the College.

Health of City.—Poughkeepsie is noted for being one of the most healthy cities in the Union. It is quite a resort for invalids, and students frequently come here who have lost their health in other schools.

Poughkeepsie Young Men's Christian Association.—Its reading-room and parlors and lecture course are open free to all students. Tickets to the gymnasium, which is fully furnished with appliances for physical culture, may be obtained of the Secretary.

Social Advantages.—In addition to the morning exercises mentioned above, at least once a month a Reception is given the Students, at the Eastman Mansion, on Saturday evening from eight to eleven o'clock. Books, pictures, social intercourse, music, dancing, refreshments, etc., serve to make the occasion profitable and pleasant. Many of the first people of the city come regularly to these receptions, which are highly enjoyed by all, and make a fitting end to a week's close application.

Benson J. Lossing, LL.D., the historian, in a private letter, refers to the receptions as follows: "It is a happy thought. Nothing will have a more powerful tendency toward the preservation and strengthening of the morals of your young men than this refined social privilege. I am sure this thoughtfulness for the good of the pupils will be thoroughly appreciated, not only by the students, but their parents and friends. It cannot fail to be very attractive; and it will surely pay on earth and in Heaven."

Lecture Rooms.—The Eastman system of instruction makes ample provision for teaching by lectures a necessity. A lady or gentleman entering Eastman College commences at once upon a course of individual study, subject to the immediate supervision and personal explanations of one of the teachers. This enables the professor to have a personal acquaintance with his pupil, which qualifies him to teach, so that the particular temperament of the student is no obstacle to his advancement. But some of the time of every day is devoted to more general Recitations, Examinations, Blackboard Illustrations, and explanations of every nature, and this part of the work is greatly facilitated by having an adjacent Lecture Room. While, therefore, the body of the students quietly continue their work in the main halls, those for whose benefit the special drill is intended, repair to the adjoining Lecture Room without making further interruption. For those desiring them, Photographs of these rooms will also be furnished, at the price named above.

Weekly Lectures, Concerts, &c.—These entertainments constitute one of the most instructive and valuable, and, at the same time, one of the most distinguishing features of this Institution.

Realizing the fact that recreation is essential to a healthy condition of the mental forces, and that young men will often seek that of a questionable character if not supplied with that which is elevating and refining, the College furnishes its Students every Saturday morning either with a lecture or concert. The lectures are by gentlemen prominent on the lecture platform, and the concerts by professional artists. Every variety of subject—literary, historical, political, social, educational, moral, etc., etc.—is presented in the most forcible and eloquent manner by the first masters of the present time. In our College paper, "THE EASTMAN JOURNAL," issued monthly, one of these lectures is always published. The following well-known lecturers have regular appointments in connection with our course, and will appear before the students at stated intervals during the present year, according to previous announcement in the College programmes:

REV. T. DEWITT TALMAGE,	REV. ROBERT COLLYER.
REV. WM. LLOYD, D.D., New York.	WM. I. MARSHALL, Fitchburg, Mass.
HON. MARK D. WILBER, New York.	REV. J. J. ELMENDORF, Poughkeepsie.
REV. JAHU DEWITT MILLER, Phil'a.	REV. CHAS. F. DEEMS, New York.
WALLACE BRUCE, Poughkeepsie.	REV. J. M. PULLMAN, Lynn, Mass.
REV. J. HYATT SMITH, Brooklyn.	REV. J. S. CROWE, Newark, N. J.
REV. HOWARD B. GROSE, Poughkeepsie.	WILLIAM BLAIR, New York.

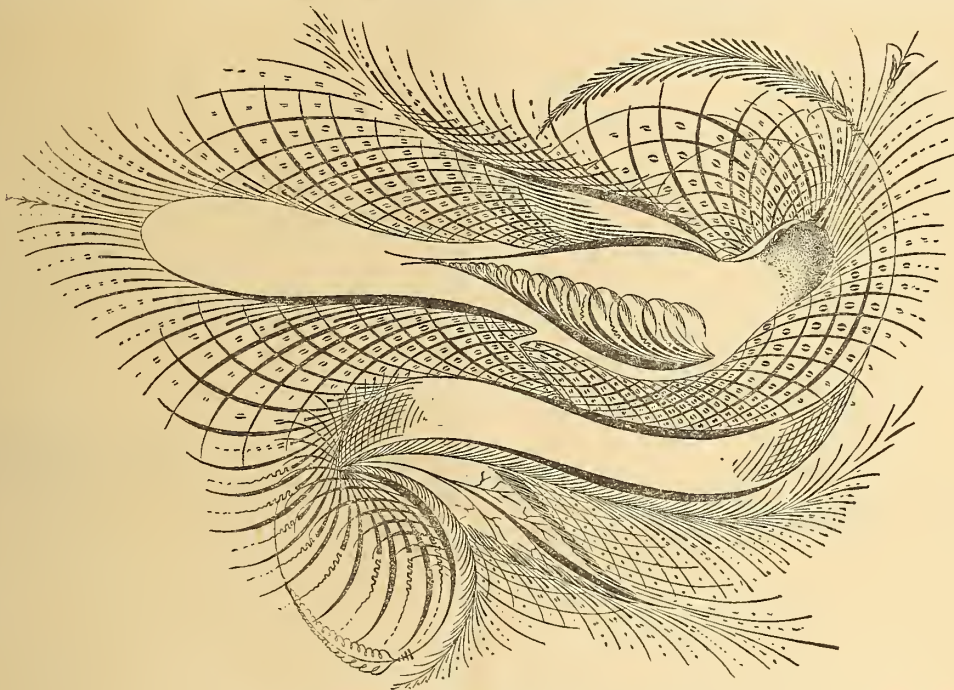
Including A. P. BURBANK, JAMES S. BURDETTE, ELI PERKINS and a number of elocutionists and humorists of distinction.

He who would succeed must be willing to make the attempt.

Peterborough Business College,

PETERBOROUGH, ONT.

The only College in Canada that is lighted by Electric Light.
Most progressive practical Institution in the Dominion of Canada.
Peterborough is the liveliest and finest town in Canada, and therefore desirable for the practical student.



\$500.00 REWARD to any one who can show as good results in SHORTHAND in the same time as we can.
Situations procured for all graduates in Section R.

TESTIMONIALS

PETERBOROUGH, September 1st, 1885.

I studied shorthand for about a year and a half, but at the end of that time I could average only 8½ words a minute, before taking lessons from Mr. Sawyer. After being under his instructions for one month I could average 80 words a minute. I am very much pleased with my progress, and regret not having time to take further instructions at present.

ALBINUS CLARKE.

To Prof. Sawyer:

Thinking it might be of service to you to have an expression of our appreciation of your ability as an instructor, and of the course which you have prepared for us, at this time of the year, and at this stage of the college, we hereby hand you this, our testimonial.

We have the utmost confidence in your ability, and the excellent course which you have prepared for us is intensely interesting. Your easy, affable manner with the boys takes nothing from the dignity of your position, while it at all times keeps us in good spirits.

We can heartily commend Peterborough Business College to the public.

Signed on behalf of the School,

A. H. STRATTON,	HARRY C. WEBBER,
RUF. STEVENSON,	JOSEPH A. HURLEY,
GARRETT FITZGERALD,	M. H. MCWILLIAMS,
HERBERT KENDRY,	C. CALCUTT.

PETERBOROUGH BUSINESS COLLEGE was opened July 20th, 1885, just seven weeks ago, with one student, now we have (44) forty-four students enrolled. This has been accomplished by doing good work, and by our students voluntarily bringing their friends along too. We are receiving applications daily, and the prospects indicate not less than 125 or 130 students by Christmas. Come away. Splendid course. Good teaching and satisfaction guaranteed.

DAY AND EVENING SESSIONS.

Teach your boys that which they will practice when they become men.

Practical Talent and Industry make all things possible.

PETERBOROUGH Business College Journal.

PETERBOROUGH, ONT., SEPT., 1885.

BANNELL SAWYER, PRINCIPAL.

TEACHING FACULTY:

PROF. BANNELL SAWYER, Principal, Superintendent of Departments, Examiner in all subjects taught; Professor of Shorthand, Pen Art, and Finance.

D. W. DUMBLE, ESQ., Lecturer and Examiner in Commercial Law.

MRS. BANNELL SAWYER, Secretary, Teacher of Mental Arithmetic, Practical Grammar, Spelling, Typewriting, Ladies' Penmanship.

MR. W. H. DAYMAN, Superintendent of Telegraphy Department.

LECTURERS.

A Lecture Course by well-known and successful business and professional men is arranged for the benefit of our students. Due notice will be given of each.

Subjects Taught.

SECTION "A."—SCHOOL OF FINANCE.

" "B."—SCHOOL OF SHORTHAND AND TYPE-WRITING.

" "C."—SCHOOL OF TELEGRAPHY.

" "D."—SCHOOL OF PEN ART.

"A."—SCHOOL OF FINANCE.

SUBJECTS:—Book-keeping, Business Forms, Correspondence, Spelling, Practical Grammar, Commercial Law, Penmanship, Commercial and Mental Arithmetic, Detection of Counterfeit Money, Banking and Bank Book-keeping, Business Practice, Package Marking, Foreign Exchange, Advertising.

"B."—SCHOOL OF SHORTHAND AND TYPE-WRITING.

SUBJECTS:—Penmanship, Brief Writing, Correspondence, Practical Grammar, Shorthand, Typewriting, Paragraphing, also Amanuensis and Reporting Practice.

"C."—SCHOOL OF TELEGRAPHY.

SUBJECTS:—Construction and Management of Lines, Circuits, Switches, etc., Telegraphic Book-keeping, Making out Reports, Receiving and Despatching. The best instruments used.

"D."—SCHOOL OF PEN ART.

SUBJECTS:—Plain and Flourished Penmanship, Italian Capitals, French Back-hand, English Round-hand, German Text, Old English and Church Texts, Roman, Block, Ribbon, Rustic, Figure, and Orna-

mental and Elaborated Capitals; Off-hand Flourishing Fine Pen Drawing, Line and Stipple Shading, Cross Hatching, Card Writing, Designing; besides work on Addresses, Testimonials, Resolutions, and Memorials; Display and Graduating specimens.

Lecture Course Includes:

Political Economy.—Business Ethics.—Business Morality.—Shop Etiquette.—Real Life.—Character.—Panics.—Saving and Making.—Manhood.—Accommodation.

Fees.

(PAYABLE INVARIABLY ON ENTERING.)

1. Finance.—Scholarship time unlimited.....\$40 00
2. Shorthand and Typewriting.—Scholarship time unlimited..... 30 00
3. Telegraphy.—Scholarship time unlimited... 25 00
4. Pen Art.—Scholarship time unlimited..... 30 00

Holders of unlimited Scholarships may come back and review at any time.

TERMS TO YOUNG LADIES.—Ten per cent. discount from above rates.

FEES FOR SINGLE SUBJECTS.

(PAYABLE INVARIABLY ON ENTERING.)

1. Book-keeping, alone, for 3 months.....\$30 00
2. Shorthand, alone, for 3 months..... 20 00
3. Typewriting, alone, for 2 months or under, with use of machine free..... 10 00
4. Telegraphy, alone, for 3 months..... 20 00
5. Plain Penmanship, alone, for 2 months..... 10 00
6. Plain and Ornamental Penmanship, for 3 months..... 25 00

Total Cost of a Business Education.

THE COST.—The total cost of attendance at the Peterborough Business College need not exceed \$88: Scholarships.....\$40 00
Sixteen weeks' board, at \$2.50..... 40 00
Books and Stationery..... 8 00

Total.....\$88 00

If the cost is more than this it should be charged to the student's *personal expense* account, and *not* to his school account.

AN OFFER.—Any parent depositing with us \$88.00 will have his son's total expenses paid for scholarship, board, books and stationery, for 16 weeks. If he has not graduated by that time the only additional expense will be for board.

Don't wait for something to turn up, but turn up something.

No avenue to wealth is wider than traffic.

TESTIMONIALS.

Vice-Regal Party, New Richmond, Que., 31st July, 1884.
SIR,—I am desired by His Excellency the Governor-General to say that he has much pleasure in according to you permission to dedicate to him your forthcoming work "Studies for Real Life."
I am, sir,

Your obedient servant,
D. J. Bannell Sawyer, MELGUND,
Normal School, Ottawa. Gov.-Gen'l's Sec'y.

Toronto, 16th April, 1885.
"Mr. Sawyer has discharged his duty (in the Ottawa Normal School) in such a manner that no fault can be found."

GEO. W. ROSS,
Minister of Education.

Ottawa, March, 1885.
Mr. Sawyer has been Writing and Book-keeping Master in this Institution for the last five years. During that time he has given every satisfaction. His knowledge of Book-keeping and Penmanship is of a very high order, and these subjects, in any school in which they are committed to his care will be well taught.

I understand that he has in view the establishment of a Business College in Peterborough. I know of no one as capable of making such a school a success as Mr. Sawyer.

JOHN A. MACCABE, Principal,
Provincial Normal School, Ottawa.

Ottawa, March 5th, 1885.
Prof. Sawyer has taught Book-keeping and Penmanship in the National Business College, giving good satisfaction.

He is a first-class penman, and has the faculty, possessed by few, of imparting to others a knowledge of that which he professes to teach.

I believe he will make the school which he may open, of great profit to the young men of Peterborough and surrounding country.

J. M. MUSGROVE,
Principal National College.

FROM JOHN MAY, M.A., I.P.S., Co. Carleton, Ottawa, Ont.

"I have known Mr. Sawyer for several years. He is a young man of most excellent character and high attainments. He taught public school in this county (2½ years) and has completed one year as Mathematical and Writing Master in the Business College here. Mr. Sawyer's name is widely known as a professional penman of distinguished ability.

"He is also thoroughly versed in Arithmetic, etc., and would, I am sure, prove an acquisition to any institution in which his exceptionally great talents might be exercised."
Nov. 1, 1878.

FROM GEO. WILSON & SONS, Guide Office, Pt. Hope, Ont. (Grit.)

"Mr. Sawyer has been in our employ as local reporter, and we have found him to be a competent and trustworthy person."
May, 1880.

FROM J. B. TRAYES, Times Office, Port Hope, Ont. (Tory):

"Mr. Sawyer has been in my employ as reporter and editor. He is a quick and ready writer, and I commend him to the craft. Any favor extended to him will be considered a favor by me."

Finance Department, Ottawa, 28th Jan., 1885.

"I studied shorthand for years, having taken lessons of Isaac Pitman, inventor Phonography, but could never increase my speed beyond 77 words a minute. After taking 10 lessons from Mr. Sawyer I could run exercises up to 200 words, moderately familiar matter to 150 words, and anything, no matter what, I could write at the rate of 110 words a minute. I am very much pleased indeed with my progress and would like to take further instructions from the same gentleman."

(Signed) COLIN RUSSEL.

Department of Interior, Ottawa, December, 1884.

MY DEAR SAWYER,—Enclosed find balance due you. Allow me to say that I have been delighted with your instructions in shorthand and feel that I have been very much benefited.

(HON.) O. H. LAMBERT.

Ottawa, December, 1884.

After taking 20 lessons in shorthand from Mr. Sawyer, I could write anything at the rate of 87 words a minute.

W. H. M. GEMMELL.

FROM C. H. ZIEGLER, Teacher, Berlin, Ont.:

"I must here thank you for the idea of writing from principles I got. It has been of great assistance to me."
Jan'y 25, 1882.

FROM F. FLANAGAN, Teacher, Kinkora, Ont.:

"I thank you for your earnest efforts in making us proficient in the art of writing. There were but few of us attending the Normal last term that had any system of writing on entering the institution. On leaving we had a uniform system noted for its simplicity, and therefore of easy application. I feel confident I can present the subject in a manner that will ensure a high degree of success."

"I am at present introducing your system into my school, and I hope by the end of the present year to show most gratifying results."

January 14, 1882.

Kelvin, Ont., Feb. 18th, 1882.

Mr. Sawyer,
DEAR SIR,—I have introduced your system of teaching writing with good success. I teach from the blackboard as you do.

Yours very sincerely,

J. CORRIGILL, Teacher.

Norwood, March 19th, 1881.

Mr. Sawyer,

DEAR SIR,—I have the copy of "The Universal Penman" sent me by you and desire to avail myself of the offer made therein. I enclose you one dollar, and desire you to send me the paper and whichever of the works you think would be of most use to me. However, after the time I spent under your hands (at Ottawa) I think your own work (Sawyer's System of Penmanship) would be of most benefit to me, particularly as I have been teaching your system in my school, and do not think it would be advisable to change now. I have been actually astonished at the progress my pupils have made in two months, and in a school of about 60 pupils of all ages and in all stages of advancement. I don't think there are 5 who cannot point out any defect in any of the small letters and in many of the capitals as well. And this is the result of two-hours-a-week for less than three months. They were never before taught writing systematically.

Please send your book unless you honestly think that one of the others will be of more benefit to me. I trust to your judgment in the matter, and request you not to be governed by any feeling of modesty, remembering the facts I have stated in the beginning of my letter.

Yours etc.,

FRED H. BRENNAN, Teacher.

(Now Lieut. with the Midland Batt., serving in the North-West.)

P.S.—Should you think that a recommendation from me would be worth anything, I shall be most happy to send one, as I can truthfully testify to the great good it has been to me, i.e., the few weeks spent with you at Ottawa.—F.H.B.

FROM H. S. MOFFATT, Teacher, Falloufield, Ont.:

"I feel gratified to inform you that I was highly pleased with the elegant manner in which you executed your work and will be ever ready to testify to your competency in preparing appropriate addresses, and of your "mastership" of penmanship generally.

"Miss Braceland (to whom the address was presented) admires your taste in executing such designs, and returns you her gratefulness for performing your task so elaborately."
Nov. 20, 1880.

Carp, Ont., Feb. 3, 1885.

MY DEAR SAWYER,—The "Memoriam" to hand to-day, and I must say I am very much pleased yes, delighted at its appearance.

I am sure there is nothing like it in Eastern Ontario (except from same pen) and I doubt much if another in Canada can do it as well. Everyone who saw it could scarcely believe any penman could do it.

Please let me know what the charge for engrossing is. Just make your charge what you know will pay you at least, a little for such splendid workmanship. I know the work is so fine and so exceedingly well executed that you could hardly be paid too much.

As an old pupil of mine I will be pardoned for expressing myself so plainly in regard to your penmanship. But really the ability to perform such a task is worth more than a \$10,000 fortune.

I am,

Yours sincerely,

G. H. GROVES, M.D.

Carp, Feb. 10th, 1885.

MY DEAR SAWYER,—Enclosed find payment (\$15.00) for engrossing "Memoriam." Allow me to again tell you how pleased everyone is with it, and were it not for the fact that it was you who did it, such Thomas' could not believe it possible that anyone could do it with a pen. With best wishes,

I am,

Yours sincerely,

G. H. GROVES, M.D.

Business Education is the golden key which unlocks the door of success.

Self-reliance, Industry and Integrity, are the Grand Masters of the world.

General Information.

This institution will be open every week day in the year, for the reception of students, teaching, etc., legal holidays excepted.

HOURS.—Study continues from 9 a. m. to 4 p. m. Evening sessions, 7 to 9 p. m., three nights weekly during the winter season, beginning first Monday in October.

TIME TO ENTER.—Now! No time like the present. Students may enter at any time, for any of the courses.

INSTRUCTION.—Mainly individual, so that each student advances as fast as his abilities and previous educational advantages will allow.

PREPARATORY.—We have no entrance examinations. Students enter regardless of previous training; and where necessary we will give, free of charge, extra instruction in elementary branches.

DEPARTMENT.—Students are presumed to be gentlemen. A list of the Rules and Regulations of the College will be furnished to each student on entering.

BOOKS.—Books and stationery for any course will be furnished at reduced rates. The total cost is about \$5.00 to \$8.00 for the course in Finance, and from \$2.00 to \$6.00 in the others.

REPORTS.—A strict register of each student's progress, conduct etc. will be kept, and when desired we will make out regular monthly reports for parents, guardians or students.

BOARD.—We have made arrangements that our students will receive their board in respectable homes for \$2.25 to \$3.50 a week. Students will be met at depot by a teacher, if previously notified; this will save unnecessary cartage and hotel fares.

A PLAN.—Parties arriving between 9 a. m. and 5 p. m. should come direct to the college, Hunter street, (corner George); at other hours drive direct to the Principal's home, Rubidge street.

MAIL.—The mail will be distributed twice each day in the College. Prompt delivery will follow by having your letters addressed in care of the Peterborough Business College.

TIME REQUIRED.—The average time required to complete the courses is as follows:—Section A, 3 to 6 months; Section B, 4 to 8 months; Section C, 2 to 4 months; Section D, from 2 to 6 months.

WILL IT PAY?—Business education always pays. It increases in value every year of a man's life. It cannot be lost; it is better than bonds and securities on beginning life. It is a treasure; don't fail to get it.

TUITION.—Is payable on entering.

SCHOLARSHIPS.—Are not transferable.

OUR SCHOOL ROOMS are large, well lighted and ventilated; and our furniture built expressly for our Business College.

ROLL CALL.—The roll is called regularly every day, when every student is expected to be present. Regularity, punctuality, and discipline receive special care.

PRACTICAL PENMANSHIP.—Daily instructions in rapid writing are given all students of the School of Finance. We aim to give to each student a rapid, easy, legible style of handwriting by the time he has completed his course.

FLOURISHING in our business department is discountenanced.

DIPLOMAS.—A beautiful Diploma is awarded to every graduate in "Finance," "Shorthand and Typewriting," "Telegraphy," "Pen Art," free of charge. A young man or woman can have no higher passport, or better testimonial to business and paying positions, than the Diplomas from the Peterborough Business College. It is impossible for anyone to obtain a Diploma here without being qualified for the position to which it introduces him.

Points.

Individual instruction is a leading feature of our methods.

"Practice what is taught," is our counsel.

If your early education has been neglected come to us and we will give you our personal attention until you can help yourself.

Well qualified young people are sought for everywhere, and they will soon obtain remunerative employment.

Graduates are assisted to positions; but we refuse to hold out this as an inducement for any one to attend our school.

It is not as difficult to find positions as it is to find young men or women prepared to fill them.

The function of our College is to instruct, not to furnish employment, nevertheless we will make it a part of our business to render our graduates every assistance, when they apply for it.

Students wishing our help in finding positions for them should notify us not later than 6 or 8 weeks previously to their graduation.

Students may enter this school at any time, for either or all the courses.

Those who have limited time, or means at their disposal, will be allowed to make a selection from the work of any course of subjects they desire.

In this case certificates of proficiency will be awarded, but in no case will a Diploma be awarded to any but those who complete the whole work of a Section and pass the necessary examinations.

It will be of service to a young man in obtaining a good position to have a thorough knowledge of some special subject besides those embraced in his business course. Telegraphy or typewriting are two of these, and either can easily be mastered while taking the regular work of Section A.

A seal for each special subject is attached to the Diploma of the course in Finance.

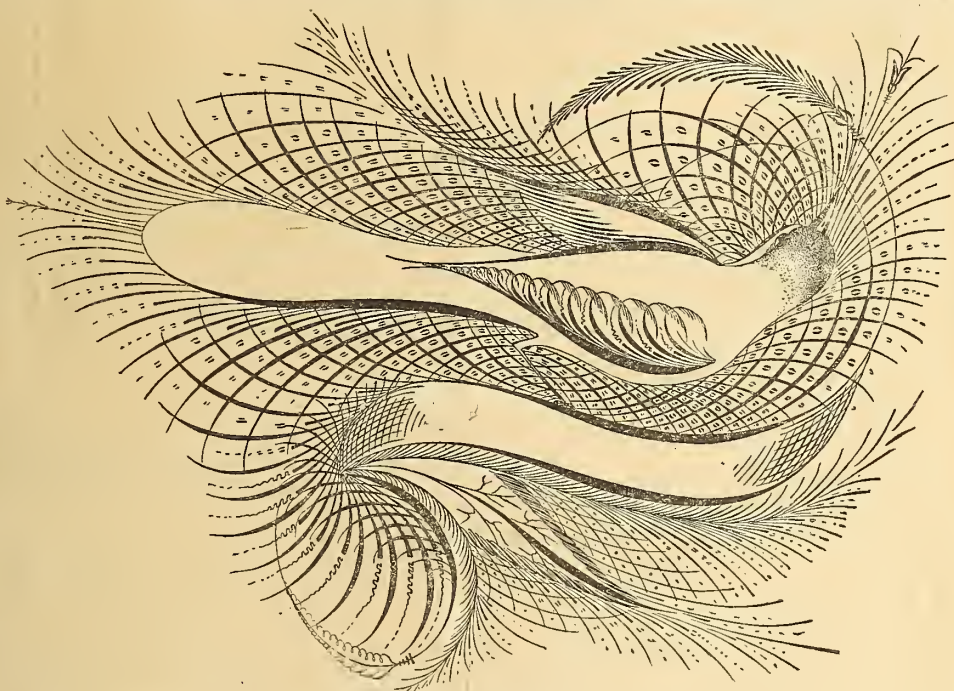
Put all things in writing that thou givest out or receivest in.

He who would succeed must be willing to make the attempt.

Peterborough Business College,

PETERBOROUGH, ONT.

The only College in Canada that is lighted by Electric Light.
Most progressive practical Institution in the Dominion of Canada.
Peterborough is the liveliest and finest town in Canada, and therefore desirable for the practical student.



\$500.00 REWARD to any one who can show as good results in SHORTHAND in the same time as we can.
Situations procured for all graduates in Section B.

TESTIMONIALS

PETERBOROUGH, September 1st, 1885.

I studied shorthand for about a year and a half, but at the end of that time I could average only 8½ words a minute, before taking lessons from Mr. Sawyer. After being under his instructions for one month I could average 80 words a minute. I am very much pleased with my progress, and regret not having time to take further instructions at present.

ALBINUS CLARKE.

To Prof. Sawyer:

Thinking it might be of service to you to have an expression of our appreciation of your ability as an instructor, and of the course which you have prepared for us, at this time of the year, and at this stage of the college, we hereby hand you this, our testimonial.

We have the utmost confidence in your ability, and the excellent course which you have prepared for us is intensely interesting. Your easy, affable manner with the boys takes nothing from the dignity of your position, while it at all times keeps us in good spirits.

We can heartily commend Peterborough Business College to the public.

Signed on behalf of the School,

A. H. STRATTON,	HARRY C. WEBBER,
RUF. STEVENSON,	JOSEPH A. HURLEY,
GARRETT FITZGERALD,	M. H. MCWILLIAMS,
HERBERT KENDRY,	C. CALCUTT.

PETERBOROUGH BUSINESS COLLEGE was opened July 20th, 1885, just seven weeks ago, with one student, now we have (44) forty-four students enrolled. This has been accomplished by doing good work, and by our students voluntarily bringing their friends along too. We are receiving applications daily, and the prospects indicate not less than 125 or 130 students by Christmas. Come away. Splendid course. Good teaching and satisfaction guaranteed.

DAY AND EVENING SESSIONS.

Teach your boys that which they will practice when they become men.

Practical Talent and Industry make all things possible.

PETERBOROUGH
Business College Journal.

PETERBOROUGH, ONT., SEPT., 1888.

BANNELL SAWYER, PRINCIPAL.

TEACHING FACULTY:

PROF. BANNELL SAWYER, Principal, Superintendent of Departments, Examiner in all subjects taught; Professor of Shorthand, Pen Art, and Finance.

D. W. DUMBLE, ESQ., Lecturer and Examiner in Commercial Law.

MRS. BANNELL SAWYER, Secretary, Teacher of Mental Arithmetic, Practical Grammar, Spelling, Typewriting, Ladies' Penmanship.

MR. W. H. DAYMAN, Superintendent of Telegraphy Department.

LECTURERS.

A Lecture Course by well-known and successful business and professional men is arranged for the benefit of our students. Due notice will be given of each.

Subjects Taught.

SECTION "A."—SCHOOL OF FINANCE.

" "B."—SCHOOL OF SHORTHAND AND TYPE-WRITING.

" "C."—SCHOOL OF TELEGRAPHY.

" "D."—SCHOOL OF PEN ART.

"A."—SCHOOL OF FINANCE.

SUBJECTS:—Book-keeping, Business Forms, Correspondence, Spelling, Practical Grammar, Commercial Law, Penmanship, Commercial and Mental Arithmetic, Detection of Counterfeit Money, Banking and Bank Book-keeping, Business Practice, Package Marking, Foreign Exchange, Advertising.

"B."—SCHOOL OF SHORTHAND AND TYPE-WRITING.

SUBJECTS:—Penmanship, Brief Writing, Correspondence, Practical Grammar, Shorthand, Typewriting, Paragraphing, also Amanuensis and Reporting Practice.

"C."—SCHOOL OF TELEGRAPHY.

SUBJECTS:—Construction and Management of Lines, Circuits, Switches, etc., Telegraphic Book-keeping, Making out Reports, Receiving and Despatching. The best instruments used.

"D."—SCHOOL OF PEN ART.

SUBJECTS:—Plain and Flourished Penmanship, Italian Capitals, French Back-hand, English Round-hand, German Text, Old English and Church Texts, Roman, Block, Ribbon, Rustic, Figure, and Orna-

mental and Elaborated Capitals; Off-hand Flourishing Fine Pen Drawing, Line and Stipple Shading, Cross Hatching, Card Writing, Designing; besides work on Addresses, Testimonials, Resolutions, and Memorials; Display and Graduating specimens.

Lecture Course Includes:

Political Economy.—Business Ethics.—Business Morality.—Shop Etiquette.—Real Life.—Character.—Panics.—Saving and Making.—Manhood.—Accommodation.

Fees.

(PAYABLE INVARIABLY ON ENTERING).

1. Finance.—Scholarship time unlimited.....\$40 00
2. Shorthand and Typewriting.—Scholarship time unlimited..... 30 00
3. Telegraphy.—Scholarship time unlimited... 25 00
4. Pen Art.—Scholarship time unlimited..... 30 00

Holders of unlimited Scholarships may come back and review at any time.

TERMS TO YOUNG LADIES.—Ten per cent. discount from above rates.

FEES FOR SINGLE SUBJECTS.

(PAYABLE INVARIABLY ON ENTERING).

1. Book-keeping, alone, for 3 months.....\$30 00
2. Shorthand, alone, for 3 months..... 20 00
3. Typewriting, alone, for 2 months or under, with use of machine free..... 10 00
4. Telegraphy, alone, for 3 months..... 20 00
5. Plain Penmanship, alone, for 2 months..... 10 00
6. Plain and Ornamental Penmanship, for 3 months..... 25 00

Total Cost of a Business Education.

THE COST.—The total cost of attendance at the Peterborough Business College need not exceed \$88:
Scholarship.....\$40 00
Sixteen weeks' board, at \$2.50..... 40 00
Books and Stationery..... 8 00

Total.....\$88 00

If the cost is more than this it should be charged to the student's *personal expense* account, and *not* to his school account.

AN OFFER.—Any parent depositing with us \$88.00 will have his son's total expenses paid for scholarship, board, books and stationery, for 16 weeks. If he has not graduated by that time the only additional expense will be for board.

Don't wait for something to turn up, but turn up something.

No avenue to wealth is wider than traffic.

TESTIMONIALS.

Vice-Regal Party, New Richmond, Que., 31st July, 1881.

SIR,—I am desired by His Excellency the Governor-General to say that he has much pleasure in according to you permission to dedicate to him your forthcoming work "Studies for Real Life."

I am, sir,

Your obedient servant,
D. J. Bannell Sawyer, MELGUND,
Normal School, Ottawa. Gov.-Gen'l's Sec'y.

Toronto, 16th April, 1885.

"Mr. Sawyer has discharged his duty (in the Ottawa Normal School) in such a manner that no fault can be found."

GEO. W. ROSS,
Minister of Education.

Ottawa, March, 1885.

Mr. Sawyer has been Writing and Book-keeping Master in this Institution for the last five years. During that time he has given every satisfaction. His knowledge of Book-keeping and Penmanship is of a very high order, and these subjects, in any school in which they are committed to his care will be well taught.

I understand that he has in view the establishment of a Business College in Peterborough. I know of no one as capable of making such a school a success as Mr. Sawyer.

JOHN A. MACCABE, Principal,
Provincial Normal School, Ottawa.

Ottawa, March 5th, 1885.

Prof. Sawyer has taught Book-keeping and Penmanship in the National Business College, giving good satisfaction.

He is a first-class penman, and has the faculty, possessed by few, of imparting to others a knowledge of that which he professes to teach.

I believe he will make the school which he may open, of great profit to the young men of Peterborough and surrounding country.

J. M. MUSGROVE,
Principal National College.

FROM JOHN MAY, M.A., I.P.S., Co. Carleton, Ottawa, Ont.

"I have known Mr. Sawyer for several years. He is a young man of most excellent character and high attainments. He taught public school in this county (24 years) and has completed one year as Mathematical and Writing Master in the Business College here. Mr. Sawyer's name is widely known as a professional penman of distinguished ability.

"He is also thoroughly versed in Arithmetic, etc., and would, I am sure, prove an acquisition to any institution in which his exceptionally great talents might be exercised."

Nov. 1, 1878.

FROM GEO. WILSON & SONS, Guide Office, Pt. Hope, Ont. (Grit.)

"Mr. Sawyer has been in our employ as local reporter, and we have found him to be a competent and trustworthy person."

May, 1880.

FROM J. B. TRAYES, Times Office, Port Hope, Ont. (Tory):

"Mr. Sawyer has been in my employ as reporter and editor. He is a quick and ready writer, and I commend him to the craft. Any favor extended to him will be considered a favor by me."

Finance Department, Ottawa, 28th Jan., 1885.

"I studied shorthand for years, having taken lessons of Isaac Pitman, inventor Phonography, but could never increase my speed beyond 77 words a minute. After taking 10 lessons from Mr. Sawyer I could run exercises up to 200 words, moderately familiar matter to 150 words, and anything, no matter what, I could write at the rate of 110 words a minute. I am very much pleased indeed with my progress and would like to take further instructions from the same gentleman."

(Signed) COLIN RUSSEL.

Department of Interior, Ottawa, December, 1884.

MY DEAR SAWYER,—Enclosed find balance due you. Allow me to say that I have been delighted with your instructions in shorthand and feel that I have been very much benefited.

(HON.) O. H. LAMBERT.

Ottawa, December, 1884.

After taking 20 lessons in shorthand from Mr. Sawyer, I could write anything at the rate of 87 words a minute.

W. H. M. GEMMELL.

FROM C. H. ZIEGLER, Teacher, Berlin, Ont.:

"I must here thank you for the idea of writing from principles I got. It has been of great assistance to me."

Jan'y 25, 1882.

FROM F. FLANAGAN, Teacher, Kinkora, Ont.:

"I thank you for your earnest efforts in making us proficient in the art of writing. There were but few of us attending the Normal last term that had any system of writing on entering the institution. On leaving we had a uniform system noted for its simplicity, and therefore of easy application. I feel confident I can present the subject in a manner that will ensure a high degree of success."

"I am at present introducing your system into my school, and I hope by the end of the present year to show most gratifying results."

January 14, 1882.

Kelvin, Ont., Feb. 18th, 1882.

Mr. Sawyer,
DEAR SIR,—I have introduced your system of teaching writing with good success. I teach from the blackboard as you do.

Yours very sincerely,

J. CORRIGILL, Teacher.

Norwood, March 19th, 1881.

Mr. Sawyer,

DEAR SIR,—I have the copy of "The Universal Penman" sent me by you and desire to avail myself of the offer made therein. I enclose you one dollar, and desire you to send me the paper and whichever of the works you think would be of most use to me. However, after the time I spent under your hands (at Ottawa) I think your own work (Sawyer's System of Penmanship) would be of most benefit to me, particularly as I have been teaching your system in my school, and do not think it would be advisable to change now. I have been actually astonished at the progress my pupils have made in two months, and in a school of about 60 pupils of all ages and in all stages of advancement. I don't think there are 5 who cannot point out any defect in any of the small letters and in many of the capitals as well. And this is the result of two hours-a-week for less than three months. They were never before taught writing systematically.

Please send your book unless you honestly think that one of the others will be of more benefit to me. I trust to your judgment in the matter, and request you not to be governed by any feeling of modesty, remembering the facts I have stated in the beginning of my letter.

Yours etc.,

FRED H. BRENNAN, Teacher.

(Now Lieut. with the Midland Batt., serving in the North-West.)

P.S.—Should you think that a recommendation from me would be worth anything, I shall be most happy to send one, as I can truthfully testify to the great good it has been to me, i.e., the few weeks spent with you at Ottawa.—F.H.B.

FROM H. S. MOFFATT, Teacher, Fallowfield, Ont.:

"I feel gratified to inform you that I was highly pleased with the elegant manner in which you executed your work and will be ever ready to testify to your competency in preparing appropriate addresses, and of your "mastership" of penmanship generally.

"Miss Braceland (to whom the address was presented) admires your taste in executing such designs, and returns you her gratefulness for performing your task so elaborately."

Nov. 20, 1880.

Carp, Ont., Feb. 3, 1885.

MY DEAR SAWYER,—The "Memoriam" to hand to-day, and I must say I am very much pleased yes, delighted at its appearance.

I am sure there is nothing like it in Eastern Ontario (except from same pen) and I doubt much if another in Canada can do it as well. Everyone who saw it could scarcely believe any penman could do it.

Please let me know what the charge for engrossing is. Just make your charge what you know will pay you at least, a little for such splendid workmanship. I know the work is so fine and so exceedingly well executed that you could hardly be paid too much.

As an old pupil of mine I will be pardoned for expressing myself so plainly in regard to your penmanship. But really the ability to perform such a task is worth more than a \$10,000 fortune.

I am,

Yours sincerely,

G. H. GROVES, M.D.

Carp, Feb. 10th, 1885.

MY DEAR SAWYER,—Enclosed find payment (\$15 00) for engrossing "Memoriam." Allow me to again tell you how pleased everyone is with it, and were it not for the fact that it was you who did it, such Thomas' could not believe it possible that anyone could do it with a pen. With best wishes,

I am,

Yours sincerely,

G. H. GROVES, M.D.

Business Education is the golden key which unlocks the door of success.

Self-reliance, Industry and Integrity, are the Grand Masters of the world.

General Information.

This institution will be open every week day in the year, for the reception of students, teaching, etc., legal holidays excepted.

HOURS.—Study continues from 9 a. m. to 4 p. m. Evening sessions, 7 to 9 p. m., three nights weekly during the winter season, beginning first Monday in October.

TIME TO ENTER.—Now! No time like the present. Students may enter at any time, for any of the courses.

INSTRUCTION.—Mainly individual, so that each student advances as fast as his abilities and previous educational advantages will allow.

PREPARATORY.—We have no entrance examinations. Students enter regardless of previous training; and where necessary we will give, free of charge, extra instruction in elementary branches.

DEPARTMENT.—Students are presumed to be gentlemen. A list of the Rules and Regulations of the College will be furnished to each student on entering.

BOOKS.—Books and stationery for any course will be furnished at reduced rates. The total cost is about \$5.00 to \$8.00 for the course in Finance, and from \$2.00 to \$6.00 in the others.

REPORTS.—A strict register of each student's progress, conduct etc. will be kept, and when desired we will make out regular monthly reports for parents, guardians or students.

BOARD.—We have made arrangements that our students will receive their board in respectable homes for \$2.25 to \$3.50 a week. Students will be met at depot by a teacher, if previously notified; this will save unnecessary cartage and hotel fares.

A PLAN.—Parties arriving between 9 a. m. and 5 p. m. should come direct to the college, Hunter street, (corner George); at other hours drive direct to the Principal's home, Rubidge street.

MAIL.—The mail will be distributed twice each day in the College. Prompt delivery will follow by having your letters addressed in care of the Peterborough Business College.

TIME REQUIRED.—The average time required to complete the courses is as follows:—Section A, 3 to 6 months; Section B, 4 to 8 months; Section C, 2 to 4 months; Section D, from 2 to 6 months.

WILL IT PAY?—Business education always pays. It increases in value every year of a man's life. It cannot be lost; it is better than bonds and securities on beginning life. It is a treasure; don't fail to get it.

TUITION.—Is payable on entering.

SCHOLARSHIPS.—Are not transferable.

OUR SCHOOL ROOMS are large, well lighted and ventilated; and our furniture built expressly for our Business College.

ROLL CALL.—The roll is called regularly every day, when every student is expected to be present. Regularity, punctuality, and discipline receive special care.

PRACTICAL PENMANSHIP.—Daily instructions in rapid writing are given all students of the School of Finance. We aim to give to each student a rapid, easy, legible style of handwriting by the time he has completed his course.

FLOURISHING in our business department is discountenanced.

DIPLOMAS.—A beautiful Diploma is awarded to every graduate in "Finance," "Shorthand and Typewriting," "Telegraphy," "Pen Art," free of charge. A young man or woman can have no higher passport, or better testimonial to business and paying positions, than the Diplomas from the Peterborough Business College. It is impossible for anyone to obtain a Diploma here without being qualified for the position to which it introduces him.

Points.

Individual instruction is a leading feature of our methods.

"Practice what is taught," is our counsel.

If your early education has been neglected come to us and we will give you our personal attention until you can help yourself.

Well qualified young people are sought for everywhere, and they will soon obtain remunerative employment.

Graduates are assisted to positions; but we refuse to hold out this as an inducement for any one to attend our school.

It is not as difficult to find positions as it is to find young men or women prepared to fill them.

The function of our College is to instruct, not to furnish employment, nevertheless we will make it a part of our business to render our graduates every assistance, when they apply for it.

Students wishing our help in finding positions for them should notify us not later than 6 or 8 weeks previously to their graduation.

Students may enter this school at any time, for either or all the courses.

Those who have limited time, or means at their disposal, will be allowed to make a selection from the work of any course of subjects they desire.

In this case certificates of proficiency will be awarded, but in no case will a Diploma be awarded to any but those who complete the whole work of a Section and pass the necessary examinations.

It will be of service to a young man in obtaining a good position to have a thorough knowledge of some special subject besides those embraced in his business course. Telegraphy or typewriting are two of these, and either can easily be mastered while taking the regular work of Section A.

A seal for each special subject is attached to the Diploma of the course in Finance.

Put all things in writing that thou givest out or receivest in.

Eastman College.

THE NATIONAL BUSINESS UNIVERSITY

FOR THE

✻ Practical Education of Young Men and Women. ✻

Founded by HARVEY G. EASTMAN, LL.D., A. D. 1859,

CLEMENT C. GAINES, A.B., B.L., President and General Manager.

"I maintain, my friends, that every one of us should seek out the best teacher whom he can find; first for ourselves and then for the youth, regardless of expense or anything."—PLATO.

A FEW FACTS

—IN REGARD TO—

EASTMAN COLLEGE.

1st. Its Character.—It is a *live, practical, common-sense school*—conducted by *able, skillful teachers*, who are possessed of rare *business and executive ability*. It is endorsed by the *most prominent Business men of the country*, as well as *eminent educators* generally.

2d. Its Location.—It is located in the *famous City of Schools and Churches*—the most *healthful, beautiful and populous* city on the Hudson between New York and Albany, in close proximity to the large commercial cities, and easily accessible by water and rail.

3d. Its Standing.—It is the *oldest, largest patronized, and only actual* business school in the country, and stands to-day the *acknowledged head* for *imparting a thorough commercial education*.

4th. Course of Study.—The course of study is *short, practical, useful, and reasonable*. It is *just* what every man *needs, and will use*, no matter what his *calling or profession* is to be.

5th. Assisting Graduates.—A large business acquaintance, which extends to almost every village and city in the United States, together with the high reputation which the College enjoys for supplying only *well qualified and thoroughly competent* assistants, keep good situations constantly at the disposal of the Institution, and enable the President, in many instances, to give those worthy graduates who desire help, remunerative and self-supporting employment.

6th. Time of Entering.—Applicants are admitted any week-day in the year. There is no class system—each student receiving individual instruction. There are no examinations at commencement. Boys past the age of fourteen years, young men, and men of all ages are admitted.

7th. Facilities.—The Institution to-day offers increased advantages in every department. Its immense building has every modern requirement; is well ventilated, lighted and heated, and most scientifically arranged and furnished for its various purposes. Its corps of instructors is composed of *live business men*, who have had years of experience, and who take an active interest in the progress and comfort of each individual pupil. The course of study is constantly devised and such additions and improvements made as experience and research suggest.

Outline of the Courses of Study.

"TEACH YOUR BOYS THAT WHICH THEY WILL PRACTICE WHEN THEY BECOME MEN."

Our aim, since the establishment of this Institution, has been, to teach a young man that which he will practice in after years; to give him those things which will be of every-day use; to fit him, in the shortest possible time and at the least expense, for success in life, whether he is to follow business or a profession. Besides the general information and instruction given in our admirable Saturday Lecture Course, we teach the following subjects specifically; a more detailed explanation of which may be found under "Questions and Answers," in our Circular of Information or in our LARGE CATALOGUE.

1. BUSINESS COURSE.

(For a full and detailed explanation see Catalogue.)

There are no examinations on entering. Students commence at the beginning of a course of study, which is systematically arranged. There is no class system; each pupil receives individual instruction, and is not drawn along or held back by classes, but is promoted as rapidly as qualified. The course of study is divided into three departments: *1st. Theory*—In which the pupil is taught the general principles and forms which relate to all business. He is directed what to do, and instructed how to do it. *2d. Junior Practical*—In which he is directed by a chronicle of trade what to do, but must depend upon his own judgment as to the manner of doing it, thus being taught to think and act for himself. *3d. Senior Practical*—Which comprises experience and practice in the Office and Banking Department.

Theory, or Preparatory.

In the first, or Theory Department, the pupil is instructed in the theory of accounts as applied to book-keeping; the history, nature and use of the Day Book, Journal, Ledger and Cash Book; that portion of mathematics pertaining to business, such as fractions, percentage, interest, discount, averaging of accounts, partnership settlements, loss and gain, &c.; business penmanship, commercial law, correspondence, the form and use of all kinds of business papers, such as notes, drafts, checks, receipts, invoices, account sales, bills of exchange, certificates of deposit, certificates of stock, bills of lading, &c. After completing the work as arranged, passing the required examinations, he is promoted to the

Junior Practical Department,

In which bank bills, fractional currency and merchandise are actually used, and have a *real monetary* value. Each day's transactions are based on quotations from New York markets, and are as legitimate and *bona fide* as in any mercantile or banking house. It is a miniature world of business, where young men representing every State in the Union, and several foreign countries, mingle together, bringing mind in contact with

mind, giving impulse and action to dormant energies, stimulating ambition, and keeping in motion the wheels of trade and finance. Shrewd, keen business men are seen on every side, making an interesting arena of youthful industry. Each student's experience comprises everything that would naturally occur in any kind of business, from that of the simplest retail trade to the more complicated wholesale, jobbing, commission, and banking business. After being assigned his official desk and having obtained his capital for commencing, his business will consist of buying and selling merchandise, real estate, stocks, etc., importing and exporting goods, making and receiving consignments to be sold on sole and joint account, making deposits in the bank, giving and receiving checks, receipts, notes, orders, drafts, accounts of sales, bills of exchange, holding correspondence with different firms through the Post Office, and, in fact, of performing all the great variety of transactions naturally incident to any well ordered mercantile establishment, and finally balancing and closing the books of the firm, an adjusting losses or gains, as may be required. After completing the work and passing the examinations, the student is promoted to the

Banking and Office Department.

In this department the student serves in an executive capacity. His duties are clearly defined, and habits of neatness, accuracy and promptness are thoroughly impressed. He is Post Master, receiving and distributing the mail in the Post Office; is Receiving and Forwarding Clerk and Cashier in the Railroad Office; is a Broker, buying and selling bills of exchange on London and Paris; is an Insurance Agent, issuing policies on fire and marine risks; is a Real Estate Agent, buying and selling and renting real estate, making out deeds and bonds and mortgages; is respectively Clerk, Partner and Manager in the Merchants' Emporium; is, in regular order, First, Second and Third Book-keeper, Collection Clerk, Discount Clerk, Paying and Receiving Teller, and Cashier in the Bank. The Banks occupy the same relative position to the pupils in the Junior department that a bank in any city does to its customers. These Banks are organized under the Acts of Congress governing National banks, and so operated and conducted according to the most approved New York system as to enforce the unqualified commendation of every business man who visits our city, as well as the congratulations of our graduates, who have gone into banks and brokers' offices. From the fact that the currency issued by them has a real value attached to it, every deposit made, check cashed, note discounted, certificate of deposit issued, is an ACTUAL BUSINESS practice to the pupil. The student, having completed all the departments, now enters upon his final examination; satisfactorily passing which, the degree of Master of Accounts is conferred.

Necessary Expenses of this Course.

For an itemized account, showing particularly these expenses and the exact amount of each, see "Questions and Answers" in our circular of information which will be mailed to any address on application.

Terms of Tuition, Board, etc.

LIFE SCHOLARSHIP for FULL BUSINESS COURSE, - - \$50 00
BOARD, BOOKS and STATIONERY, variable, say - - - 65 00
GOOD BOARD, including a furnished room and all necessary conveniences, may be had at about \$4 per week.

For \$115 paid down on the day of entrance, we will pay the **Total Necessary Expense of Tuition, Books and Stationery for the entire Business Course, with Good Board for Twelve Weeks (in which time a great number graduate.)** Those who desire to spend a longer period than twelve weeks on this course, as many should do, in order to do it and themselves justice, will only have to pay for their board and washing at a total cost of from \$4.00 to \$5.00 per week.

Special Rates to Clubs.

When TWO (2) enter the Business Course, at the same time and from the same place, a deduction of \$5 is made on each scholarship.

When a Club of THREE (3) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$5 EXTRA to the person getting up the club.

When a club of FOUR (4) enter from the same place and at the same time, a deduction of \$5 will be made on each scholarship, and \$10 extra to the person getting up the club.

When a club of FIVE (5) enter from the same place and at the same time, a deduction of \$5 will be made on each schol-

arship, and a full Scholarship in Penmanship or Telegraphy extra to the person getting up the club.

More advantageous terms still may be made for larger clubs. This arrangement is made so as to reduce the terms to families who have several to send, and also that those who spend their time and money inducing their friends to accompany them may be remunerated for the same.

When clubs of from five to ten desire to enter from a place, or any number wish to avail themselves of the advantages of the College, we would suggest that they appoint one of their number, or select some experienced business man or educator, to visit the Institution in advance, and report to the club the result of his investigation.

THE ILLUSTRATED Circular, a forty-eight page pamphlet, containing, besides much other valuable information, a more detailed explanation of the courses of study, terms, &c., will be mailed to any address free on application. *Do not fail to send for this Circular.* Address,

EASTMAN COLLEGE,
Poughkeepsie, New York.

2. PRACTICAL DEPARTMENT

OF

Shorthand, Typewriting and Correspondence.

"If you can cultivate to perfection some art by which you can gain an independent livelihood, do it, whether there is a necessity for it or not; do it quietly if you will, but do it. There is no telling when, or under what circumstances you may need it."—HORACE MANN.

"Education should be regarded as capital invested for the future, from which a profit may be derived in subsequent life. It will pay you an annual income without expense for insurance, repairs, or taxes. Riches have wings; a good education is a more lasting resource."—ID.

Shorthand and its sister art, Typewriting, are coming into very general favor for business purposes. The rapid methods that have obtained in business transactions in other respects, have made it necessary that the stenographer be called in to take care of the correspondence, and the stenographer has been obliged to call to his aid the typewriter, to shorten the time of transcribing the notes into plain English.

The Shorthand profession is divided into two classes:

1. The expert or general Stenographers;

2. The Amanuenses, or those who have not the skill requisite for the higher branches of the art. The first mentioned of these are the best paid men in the profession. The nature of their work calls for a higher order of talent and for a greater degree of skill than that of the Amanuenses. The compensation, for instance, of the official stenographer is generally regulated by law and varies in different states, ranging from **Two Thousand to Three Thousand Dollars** per year, while an additional fee of eight to fifteen cents per hundred words is allowed for transcribing their notes.

Exceptional salaries are paid to the reporters in Congress. The official stenographer of the Senate receives a salary of **Twenty-five Thousand Dollars** a year, while each of the House reporters receives **Five Thousand**. The general stenographer has his office as any other professional man, and takes cases at contract price, which is generally on the basis of **Ten Dollars** per day, or **twenty-five cents per hundred words**. An additional fee of eight to fifteen cents per folio is charged in these cases for the longhand transcript.

In response to the large demand for shorthand clerks who can prepare type-written translations of their stenographic notes, Eastman College on the 1st of September, 1885, opened a department of

Shorthand, Typewriting and Correspondence,

for the purpose of offering to young men and ladies the

Best Facilities

for becoming well trained corresponding clerks, private secretaries, dictation amanuenses and law and newspaper reporters.

Eastman College has long stood at the head of all schools for Commercial Education in this country. The thoroughness and reliability of its work are recognized the world over. No Student can take its

Business Course

and remain ignorant of actual business as it is conducted in the great exchanges of New York and London,

Like the actual business departments of the school its Shorthand Department is organized for thorough work. The student does not come to Eastman College merely to obtain a book knowledge of Shorthand, going elsewhere for practice, as practice is afforded him in the school such as he will obtain in no other institution. If he wishes to become a skillful shorthand amanuensis, to act as a business correspondent, or take dictations of Law stenographers, he is drilled in that particular branch. If he wishes to become a law stenographer and good general verbatim reporter he attends the moot court, recently organized in connection with the department, where testimony is being constantly taken, and is drilled there until he can step into any court in the land and make a perfect report of the proceedings. The numerous lectures delivered weekly at the College also furnish the very best practice that can be had for verbatim reporters, and ample opportunity is given in the city courts for practice in taking argument. *Do you wish to become a thorough reporter, competent for all branches of the art? Do you wish to save yourself years of hard labor incident to writing wrong outlines and badly formed characters? The Eastman College court and lectures are open to all shorthand writers who have acquired a theoretical knowledge of the art, and who find it difficult to obtain proper practice.*

The department has recently been put in charge of a gentleman, who many years has been an official stenographer and court reporter and experienced teacher. With his assistance we have made our shorthand school one of the liveliest departments of the College. We advise all young men to consider seriously the advantages offered, as good shorthand writers are everywhere in demand. If one is thoroughly accomplished in the art he may be sure of a good paying position for life.

What System We Teach.

Most, if not all the systems now used by practical reporters are good. But as it is necessary to decide upon some text book to study, we recommend **Benn Pitman's**, because we are confident it possesses the greatest advantage (over all others) for simplicity and legibility, and because it is used by a large majority of the leading stenographers throughout the country. We use the Remington Type-Writer.

Time Required to Learn Phonography.

A student of average ability, by close application to study and practice, ought to be able to take a slow speaker, at the rate of one hundred to one hundred and twenty-five words per minute, in from **three to six months**. But no one can tell what may be done in a given case as **everything depends upon the student himself**. When that rate of speed is obtained the writer will be competent to act as an amanuensis, and should command a salary of from \$50 to \$150 per month.

Terms of Tuition.

Four months' course in Phonography.....	\$35 00
" " Typewriting.....	20 00
Phonography and Typewriting together (four months).....	50 00
Thorough Course in both (time unlimited).....	75 00

☞ On the above rates a **special reduction of 20 per cent.** will be allowed to ladies. Text books, stationery, etc., cost about \$5.00.

☞ A thorough course in correspondence and letter writing with the privilege of two days instruction each week in plain business writing in our Penmanship Department is included in the above prices.

☞ **THE DEMAND FOR COMPETENT, EDUCATED SHORT-HAND WRITERS, CONVERSANT WITH BUSINESS FORMS AND CUSTOMS, HAS INCREASED ONE HUNDRED FOLD WITHIN THE PAST TWO YEARS.**

☞ **CIRCULARS CONTAINING FULL INFORMATION WILL BE SENT FREE.**

Address EASTMAN COLLEGE,
Poughkeepsie, N. Y.

3. PENMANSHIP.

The noblest acquisition of mankind is speech, and the most useful art is writing. As every art is more or less valuable in proportion to its extensive usefulness, so the art of writing claims our highest esteem, and every effort to improve or bring it nearer to perfection is entitled to public encouragement.

In the present state of society writing has become a science, not only of public utility but of absolute necessity to individuals. Its general usefulness in every walk of enterprise and commerce in every civilized nation, attaches an importance to

it that cannot be mistaken, and makes it an object of the first necessity. Writing is one of the fine arts, and he who writes elegantly is an artist. Bad manuscript is no sign of genius. It is a sign of nervous debility, of a deficient education, or of natural carelessness or incompetency. In this country, at the present day, correspondence enters so much into all the occasions and transactions of life, and letter-writing becomes such an important part of every business or profession that it is demanded of young men that they make themselves masters of the pen—**RAPID, LEGIBLE, ELEGANT WRITERS.**

A good, expeditious hand-writing is one of the strongest elements, too, of promotion and success, and carries with it an indisputable reference. We are told by **Jay Gould** that he obtained his first position through the recommendation only of his good hand-writing. Thousands of young men, graduates of this Institution, gratefully acknowledge that their successful start may be attributed to a good hand obtained while here.

While all possible attention is paid to the art of writing in our Business course, its intrinsic importance and the fact that many young men wish to improve themselves in this branch alone, induces us to devote a Special Department to Business Writing, Ornamental Penmanship and Mechanical Drawing, and to secure **THE BEST KNOWN TEACHERS** of the art to conduct it.

The Department is kept open as a permanent feature, and is furnished with unequaled facilities to enable young men to become Teachers of the branch, or rapid, elegant, business penmen in a short time. No teacher of Penmanship is better known than the head of our department, although many of his former pupils are ranked as among the finest artists of the present time. The following are two recent complimentary Press notices:

From the Penman's Gazette.

The majority of professional penmen are continually changing from college to college, but the veteran, Geo. F. Davis, of Eastman College, is a strict exception. Twenty-six years ago, when H. G. Eastman opened his school in Poughkeepsie, he secured Davis, and it is greatly to his credit that he should be retained so long. Mr. Davis has been a faithful teacher, and is evidently going to "die in harness," apparently having a life position. He writes a remarkably accurate hand on the black board, and is a thorough artist in all branches of penmanship.

From the Poughkeepsie News-Press.

Autumn Opening of the Evening Class in Penmanship at Eastman College.—In the large hall of Eastman Business College last evening, Professor G. F. Davis demonstrated to a class of forty-two young men the marvelous possibilities of the pen in the hands of a master entirely great as a chirographist. The professor is not only a wonderful penman, but he is also a lecturer of no mean order. While his pen, or rather the chalk, described rare and beautiful combinations of lines, forming figures, faces and letters, he kept up a running fire of comment which rendered the exhibition both amusing and instructive. The alphabet drawn backward and forward in capitals of extraordinary grace of form, elicited a burst of spontaneous applause. The preliminary lecture and series of delineations occupied about an hour, demonstrating to the pupils the skill and high standing of their instructor.

The Time required to graduate in our Penmanship Course is from six weeks to three months, depending somewhat upon the aptness and application of the pupil, and also upon how comprehensive a course is desired.

Terms of Tuition.

Scholarship, Teachers' Course (time unlimited) - -	\$30 00
Penmanship and Telegraphy Combined, - - - -	50 00
Teachers' Course, to Students in Business Course, -	20 00

4. TELEGRAPHING.

Acoustic Telegraphy was taken up by the Americans about 1850. It is simply the Morse register stripped of all its parts except the electro-magnet, writing lever, and retracting spring. The operator interprets the sounds made by the motion of the lever up and down between its stops. This method has almost entirely superseded the recording apparatus, and is exclusively taught in Eastman College.

The art of **Telegraphing** is coming into such universal use that the highest importance attaches to the branch in this College. The offices here are the first ever introduced into an institution of learning, and the facilities have been gradually

extended until offices, as well as lines connecting the buildings, are complete in all particulars.

This Department, therefore, offers the best advantages for imparting a thorough knowledge of and for acquiring the practical use of **Telegraphy**. The Course of instruction includes everything necessary to make pupils proficient operators by **sound**. They are taught how to prepare the **chemicals**, put up the **batteries**, construct the **line**, the nature and use of the **switch board**, **ground wires**, **relays**, etc., how to keep the books, make out reports, and the whole routine of an operator's duties generally. The **students** are drilled in the practice of the art until able to **read and write rapidly by sound**, and receive or send any message readily and accurately. The **instruments**, **batteries** and **office fixtures** are constantly renewed, and are of the best and most approved make, similar to those in use by regular telegraph companies.

There are now about one million miles of telegraph line in use throughout the world, and about four hundred and fifty thousand miles of wire. The United States has about one hundred thousand miles of line, and approximately, two hundred and fifty thousand miles of wire.

The demand for operators has been rapidly increasing for the past few years, and will increase more rapidly for years to come.

The extension of the present and building of new telegraph lines, incident to the great railroad business interests of the country, **MAKE A CONSTANT AND INCREASING DEMAND** for competent operators.

The time necessary to become a good operator by sound is from eight to twelve weeks, depending somewhat upon the aptness of the student; though no definite time can be named that will apply to all cases.

Hours for instruction are from 9 A. M. to 12 M., and from 7 to 9 P. M. At all other hours of the day the offices are open to students for practice.

Terms of Tuition.

Scholarship, time unlimited and privilege of both day and evening instruction, - - - - -	\$30 00
Scholarship, evening class to students in Business Course, - - - - -	10 00
Telegraphy and Teachers' Course in Penmanship, - - - - -	50 00
Telegraphy to students in Business Course, - - - - -	20 00

Special.—Correspondents in all cases will be particular to write their names and post-office address plainly. In small places the county should be given.

HOW TO OBTAIN A SITUATION.

The solution of this question seems to be the chief anxiety of a large majority of young men, when in fact none is more easily solved. Just four words answer this question—*prepare yourself for one*. The country is full of situations. *Show* employers that you can *fill* one, and you will experience no further trouble. Too many make it a rule to see how *poorly* qualified they can possibly be, and *ride* into responsible and lucrative positions on the shoulders of other people, instead of making it a point to so thoroughly understand what is required of them that they can with confidence *walk* in on the strength of their qualifications. He who *stands* on his *own merits* will far outstrip him who is *dependent* on the *influence of others*. The one must *beg* or even *buy* employment; the other will be *asked* to accept a situation at a good remuneration.

The reputation which Eastman College has acquired for preparing young men thoroughly and practically for business, leads business houses from all parts of the country to send to us for assistants. A large proportion of our students have places in view before coming here, but we can generally supply, on application, young men, capable, honest, industrious and trustworthy to fill positions in Banks, Mercantile Houses, Railroad Companies, Insurance Companies, etc. We never recommend a young man unless he is perfectly reliable in every respect.

\$100 TO \$125.

The best investment for any young man starting in life, or middle-aged man desiring to better his condition, or that a parent can make for a son, is the short Practical Course in Eastman College. In no other way can an expenditure of from \$100 to \$125 be made to bring so large a return, as invested here in Tuition Fee and Board for the prescribed business course. For further information or special inquiry, address the College.

COLLEGE NOTES.

**"A Tree is known by its Fruit,"
A School by its Results.**

Library.—The City Library, near the main College building, containing nine thousand volumes, is free to students of the College.

Health of City.—Poughkeepsie is noted for being one of the most healthy cities in the Union. It is quite a resort for invalids, and students frequently come here who have lost their health in other schools.

Poughkeepsie Young Men's Christian Association.—Its reading-room and parlors and lecture course are open *free to all students*. Tickets to the gymnasium, which is fully furnished with appliances for physical culture, may be obtained of the Secretary.

Social Advantages.—In addition to the morning exercises mentioned above, at least once a month a Reception is given the Students, at the Eastman Mansion, on Saturday evening from eight to eleven o'clock. Books, pictures, social intercourse, music, dancing, refreshments, etc., serve to make the occasion profitable and pleasant. Many of the first people of the city come regularly to these receptions, which are highly enjoyed by all, and make a fitting end to a week's close application.

Benson J. Lossing, LL.D., the historian, in a private letter, refers to the receptions as follows: "It is a happy thought. Nothing will have a more powerful tendency toward the preservation and strengthening of the morals of your young men than this refined social privilege. I am sure this thoughtfulness for the good of the pupils will be thoroughly appreciated, not only by the students, but their parents and friends. It cannot fail to be very attractive; and it will surely pay on earth and in Heaven."

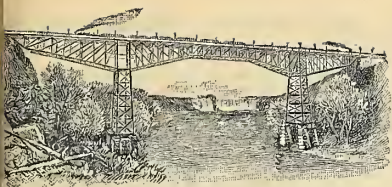
Lecture Rooms.—The Eastman system of instruction makes ample provision for teaching by lectures a necessity. A lady or gentleman entering Eastman College commences at once upon a course of individual study, subject to the immediate supervision and personal explanations of one of the teachers. This enables the professor to have a personal acquaintance with his pupil, which qualifies him to teach, so that the particular temperament of the student is no obstacle to his advancement. But some of the time of every day is devoted to more general *Recitations*, *Examinations*, *Blackboard Illustrations*, and explanations of every nature, and this part of the work is greatly facilitated by having an adjacent Lecture Room. While, therefore, the body of the students quietly continue their work in the main halls, those for whose benefit the special drill is intended, repair to the adjoining Lecture Room without making further interruption. For those desiring them, Photographs of these rooms will also be furnished, at the price named above.

Weekly Lectures, Concerts, &c.—These entertainments constitute one of the most instructive and valuable, and, at the same time, one of the most distinguishing features of this Institution.

Realizing the fact that recreation is essential to a healthy condition of the mental forces, and that young men will often seek that of a questionable character if not supplied with that which is elevating and refining, the College furnishes its Students every Saturday morning either with a lecture or concert. The lectures are by gentlemen prominent on the lecture platform, and the concerts by professional artists. Every variety of subject—literary, historical, political, social, educational, moral, etc., etc.—is presented in the most forcible and eloquent manner by the first masters of the present time. In our College paper, "THE EASTMAN JOURNAL," issued monthly, one of these lectures is always published. The following well-known lecturers have regular appointments in connection with our course, and will appear before the students at stated intervals during the present year, according to previous announcement in the College programmes:

Rev. T. DEWITT TALMAGE.	Rev. ROBERT COLLYER.
Rev. WM. LLOYD, D.D., New York.	WM. I. MARSHALL, Fitchburg, Mass.
Hon. MARK D. WILBER, New York.	Rev. J. J. ELMENDORF, Poughkeepsie.
Rev. JAHU DEWITT MILLER, Phil'a.	Rev. CHAS. F. DEEMS, New York.
WALLACE BRUCE, Poughkeepsie.	Rev. J. M. PULLMAN, Lynn, Mass.
Rev. J. HYATT SMITH, Brooklyn.	Rev. J. S. CROWE, Newark, N. J.
Rev. HOWARD B. GROSE, Poughkeepsie.	WILLIAM BLAIRIE, New York.

Including A. P. BURBANK, JAMES S. BURDETTE, ELI PERKINS and a number elocutionists and humorists of distinction.



NIAGARA FALLS

BUSINESS COLLEGE

COURSE OF STUDY

Terms of Tuition, And

General Information.

The Niagara Falls Business College established at the town of Niagara Falls, N. Y., 17th November 1884, is now in successful operation, with a gradually increasing attendance at both the day and night sessions.

Course of Instruction

Our Course of Instruction is as thorough and comprehensive as is taught in any Business College in the land, embracing nothing superfluous, nothing for mere show, but is designed to furnish a complete course of training in all those branches which are required in every-day life. It is divided into two departments, the Theory or Preparatory Department, and the Actual Business Department. In the

Theory, or Preparatory Department

the student is made acquainted with the definitions of commercial terms and phrases and the rules of practical Book-keeping, and is led along step by step until he masters the principles that underlie the system of Double Entry Book-keeping, and is made familiar with Journalizing, Posting and taking Trial Balances and Balance Sheets, Single Entry Book-keeping, Brokerage and Exchange, Interest, Discount, and all the most improved methods of business computations, are also thoroughly familiarized in this department. By blackboard exercises each day the student is afforded the privilege of noting the solution of, or having explained any difficulty he may have met with during the preceding day. Practical Grammar, Business Penmanship, Letter Writing and Business Correspondence, Commercial Law, the form and use of all kinds of business paper, Spelling and Elocutionary Reading are systematically taught and made important features of this department.

Actual Business Department

When the pupil enters this department he encounters a different atmosphere—the inspiration of active business life quickens his pulse, and nerves him to discharge the responsibilities of real life. Here he puts into practice what he has been taught in the former department, his text-books are discarded and he is furnished with a Cash Capital, Bank Bills, Fractional Currency and Merchandise are actually used, and have a monetary value, and the student therefore engages in actual trade, buys and sells merchandise, collects and discounts paper, ships goods, and receives consignments, and is subject to the effects of fluctuations in price, and competition as keen as is encountered in the commercial world outside. Here he not only engages in all the various mercantile transactions as a Wholesale and Retail Dealer, Jobber, Banker, Broker, Forwarding and

Commission Merchant &c., but keeps a correct and full set of books in all these different branches of business. After completing the entire course the student then enters the

Bank

which is a regularly organized institution and holds the same relation to the students in the Actual Business Department that the chartered Banks throughout the country do to the general public. It has a Cash Capital, receives deposits, pays checks, collects and discounts paper, in fact has all the transactions of a National Bank. The pupil, in turn, holds each position in the Bank, is in charge of a full set of books and is required to discharge the duties of his position with the same accuracy and precision that he would if he were in any of our most flourishing city Banks.

Having completed all the departments, the student then enters upon his final examination, the successful passing of which will entitle him to the College Diploma.

Book-keeping

is the branch of chief importance taught in Business Colleges, and the desire to obtain a thorough knowledge of that subject is undoubtedly what brings students to such institutions. The Niagara Falls Business College will, therefore, give it due prominence and furnish its students with that instruction and daily drill that will make them perfectly familiar with all the diversified forms of book keeping, and with every possible transaction that can meet them in actual business life.

Arithmetic and Business Calculations

will be taught in a systematic and practical manner. In this, as in all other departments of the College, the frequent use of the blackboard by the teacher will awaken the interest and add greatly to the progress of the pupil. The student will be thoroughly drilled in all the elementary and practical rules of Arithmetic, including Fractions, Compound Numbers, Percentage, Interest, Discounts, Partial Payment, Custom House Duties, Insurance, Commission, Profit and Loss, Partnership, computation of quantities in bulk and contents of vessels, measurements of superficies and solids, measurements of excavations, tunnels, embankments &c., &c. Students will be thoroughly instructed in the shorter processes termed business calculations, a lopted by business men to reach equitable results without the long route required to obtain mathematical precision. These shorter methods of calculation, such as are usually adopted by the "Lightning Calculators," are simple, easily understood, and of great practical advantage to business men.

Commercial Correspondence

requires its own special forms, and requires a knowledge of the methods of Drawing Drafts, Notes, Checks, Bills of Exchange, Orders, Statements of accounts, general Financial Reports, &c. To be able to write a neat, plain, and concise business letter is a real accomplishment. Students will be instructed in form, brevity, method of expression, manner of folding, superscription, &c. The exercises will be of such a character that the students cannot fail to become accomplished business correspondents.

Business Penmanship

The indispensable elements of good penmanship are neatness, clearness, and rapidity of execution. One hour each day during the entire course will be devoted to penmanship. Thorough instruction, according to the Spencerian System, will be given in position, movement, and formation, which are the requisites of an elegant, rapid handwriting.

Practical Grammar

It is a lamentable fact that nearly all the schools and colleges fail to impart to their students that practical knowledge of Grammar that will enable them to speak and write correctly in every-day life. This subject will be made a special feature in this college.

Students will receive the most thorough drill in Syntax, and be made so familiar with the construction of sentences and the relation of words in a sentence that those who have any interest in the subject cannot fail to become critically correct in conversation and writing.

Special attention will also be given to the proper use of Capitals, Punctuation of sentences, and Pronunciation of words that are commonly mispronounced, foreign terms frequently found in literature, difficult geographical, biographical and mythological names.

Commercial Law

A knowledge of this subject is indispensable to every business man. It is not the object of the instruction in this department to enable the merchant to dispense with professional advice in all matters, but simply to furnish him with that knowledge that will enable him to act intelligently in his every-day business engagements. Among other subjects the instruction will embrace Contracts, Partnership, Liability of Partners to each other, and to third parties, Principal and Agent, Corporations and Joint Stock Companies, Promissory Notes, Guaranty and Suretyship, Lien, Common Carrier, Landlord and Tenant, Master and Servant, Sale of Personal Property, Insurance, &c.

We have secured for this department the services of a barrister of many years' standing, who will deliver a full Course of Lectures from which students will be required to take notes, and pass a rigid examination.

Political Economy

is another subject with which every business man and accountant should be familiar. The close competition in trade, the "rings," labor unions, and "strikes" make it evident that the progressive man of the future must know the relation between Capital and Labor, the distinction between Productive and Unproductive Labor, Fixed and Circulating Capital, the laws that govern Wages, Prices, Values, and International Trade; should also be familiar with such questions as Balance of Trade, Direct and Indirect Taxation, Coin and Paper Currency, the functions of Government, &c.

No text-book will be needed in this department, but the Principal will deliver a course of carefully prepared lectures, giving in a condensed form those portions of Political Science that are of practical interest to the business man. Students will be required to take notes and prepare for a written examination.

Counterfeit Money.

Every business man should be able to detect counterfeit money. A short course of instruction embracing a history of Paper Money, the manner of its production, the distinction between the machine work of the Bank-Bills and the hand work of the counterfeiter, particularly noticeable in the Geometrical Lathe work, the Portraits, Counters, Scrolls, Borders, &c., also the Ink, Quality of Paper, Printing, &c., will be given under the direction of an experienced banker.

Phonography

The increasing demand for rapid Short-Hand writers is opening very desirable positions for young men and ladies possessing the ability to write with even a medium degree of rapidity. Large business houses having an extensive correspondence are beginning to employ secretaries who take down the answers to letters in Short Hand from dictation then write them out in the ordinary style of penmanship afterwards. This saves much valuable time to the employer as he can dictate the answers to more letters in an hour than he could answer himself in half a day. As the demand for Short-Hand writers for Private Secretaries, Corresponding Clerks, Reporters for Newspapers and Courts, also for Railway and Express offices, Lawyers offices, &c., is increasing, ladies and gentlemen who are fair English scholars and grace-

ful writers can find certain and lucrative employment by a few months study of Short-Hand. It is very simple and easy to learn, and after three or four months with a teacher to learn the principles and to acquire a correct habit in forming the characters, the necessary practice to attain the desired rapidity can be taken at home as well as at school. This department will be in charge of a practical Short Hand writer.

Elocutionary Reading and Speaking

In this country where all positions are open to the gifted and the ambitious, every public man ought to be an effective speaker, and every business man ought to be able to take public positions. But it is a lamentable fact that the majority of our public men humiliate themselves and weary their audience when they attempt a public address. A little early training would have given them that confidence and self-possession that would make their public efforts a pleasure to themselves and a delight to their auditors. This mere Business College would not profess to furnish the instruction and training necessary to produce professional elocutionists or finished orators. But in the less ambitious, perhaps more useful, field of training its students for ordinary practical reading and speaking it will meet one great demand of the times. The training given will aim to remove the ordinary defects of reading in the schools, and to make natural and elegant readers for the home circle, the drawing room, the school-room, the social circle, the church entertainment and the lyceum; also for effective speaking from the public platform.

Instead of turning the whole of

Saturday

over to recreation, as is usually done, the forenoon from 9 to 12 o'clock will be given this subject, and to competitive spelling.

General Information.

TIME OF ENTERING.

Students may enter any week-day during the year.

QUALIFICATIONS FOR ENTERING.

A fair knowledge of the ordinary English branches is all that is required to enter the Business Course.

CLASSIFICATION.

A sufficient classification will be maintained to produce desirable results. But provision is made for individual instruction so that no student will be kept back on account of class, or pushed along faster than his ability or acquisitions would justify.

THE TIME REQUIRED

to complete the course depends upon the natural ability, previous acquisitions, and application of the student. From three to four months would generally be ample time, but where a student is greatly deficient in English branches a longer time is required.

WRITTEN EXAMINATIONS.

During the entire course there will be frequent written examinations and the student will be required to pass each one with an average of eighty-five per cent. before he will be admitted to the next higher grade. The final examination will be thorough and exhaustive, covering every point in the whole business course, and must be passed with an average of eighty-five per cent. to entitle the student to graduation, and the

COLLEGE DIPLOMA,

which in artistic design and beauty of execution will be found equal to that given by any of the older Business Colleges.

DISCIPLINE.

Strict discipline will invariably be enforced. The College Rules and Regulations to which each student will be required to subscribe when entering, are not arbitrary, or excessively restrictive, but are only such as

preserve proper decorum, form habits of exactness, thoroughness and close attention to study.

MONTHLY REPORTS

be forwarded to the parents or guardians of each student showing the percentage obtained during the month in each of the subjects studied. Parents are respectfully requested to notify the Principal if reports are not satisfactory. Notice of absence is mailed to parents or guardians each month.

DEPOSITING FUNDS.

Students desiring a place of safety for their funds will be introduced to the Bank where deposits can be made and funds drawn as needed.

SCHOOL HOURS

from 9 a.m. to 12 noon; and from 2 to 4 p.m. each week-day, except Saturday. Sunday from 9 a.m. to 12 noon.

BOOKS AND STATIONERY

Books to be procured at the College office, and for the prescribed Business Course will cost from \$8.00 to \$12.00.

Rates of Tuition.

BUSINESS COURSE.—DAY SESSION.

Gentlemen. Ladies.

For 3 months, payable in advance,	\$40.00	\$30.00
" " " "	50.00	40.00
" " " "	60.00	50.00
Per year, " " "	100.00	80.00

1st Quarter, \$31.00; 2nd Quarter, \$25.00; 3rd Quarter, \$25.00; 4th Quarter, \$20.00.

NOTE.—The one year's course is designed for students who on account of their age or want of advantages require more than the ordinary time to complete the course satisfactorily; also those wishing to devote considerable time to special studies.

Preparatory Department

Three months, payable in advance: gentlemen, \$30.00; ladies \$25.00. This department is for those who on account of their youth or backwardness could not proceed satisfactorily with the full Business Course; or for those who might not wish to graduate, but would desire the training given in this department.

Evening Session

There will be Evening Classes three evenings each week during the fall and winter.

FOR FULL BUSINESS COURSE.

For 3 months, payable in advance,	\$12.00
" " " "	15.00
" " " "	18.00

BOOK-KEEPING.

For 3 months, payable in advance,	\$ 8.00
" " " "	10.00
" " " "	12.00

COMMERCIAL ARITHMETIC AND PENMANSHIP.

For 3 months, payable in advance,	\$5.00
" " " "	6.00
" " " "	8.00

PRACTICAL GRAMMAR AND PENMANSHIP.

For 3 months, payable in advance,	\$5.00
" " " "	6.00
" " " "	8.00

Special Subjects

PHONOGRAPHY.

For 3 months, payable in advance,	\$30.00
" " " "	40.00

Club Rates

When two or more students from the same family purchase scholarships at the same time a liberal reduction will be made; for two persons a discount of \$5.00 on the two scholarships, for three persons a discount of \$10.00 on the three scholarships, for four or more a discount of \$5.00 on each scholarship.

Special Feature

There are numerous subjects in a University Course that are seldom taught in other schools, but which are of great and practical interest to educated business men. Many of these subjects have been incorporated into the Business Course, thus giving the students of this College more of the advantages of a University than other Business Colleges.

legues afford—a broader and more liberal education. In order to make the instruction thoroughly practical, and bring it within the limits of a Business Course, text-books will not be used but a series of Lectures will be delivered by a staff of learned and able gentlemen.

Teachers and Lecturers.

W. H. ANGER, B. A.

PRINCIPAL.

Teacher of Book-keeping, Banking, Business Customs, Calculations, Mathematics and Business Forms.

W. A. PHILLIPS, Esq.,

Teacher of English Branches, Correspondence, Plain and Ornamental Penmanship.

A. G. HILL M.A., (Barrister

Teacher of Commercial Law.

MISS JULIA COLT.

Teacher of Phonography and Type-Writing.

LECTURES.

During each year frequent lectures will be delivered, on the following and kindred subjects. Course for present year:—

DR. JOHN FERGUSON, M. P.,

Agriculture its relation to Commercial Life.

RICHARD HARCOURT, M. A., M. P. F.

Early Canadian History.

A. G. HILL, Esq., M. A.

Commercial Law.

HON. J. G. CURRIE.

Civil Government.

W. H. MONTAGUE, M. D.,

Business Lives of some Literary Men.

REV. G. W. CALVERT,

Personal and Civil Liberty.

P. H. HENDERSHOT, Esq.,

Specialties in Business.

REV. CANON HOUSTON, M. A.

Commercial Ethics.

Lectures for Public Readers, Singers, and Speakers.

Rev. G. A. Mitchell, B. A.,

Elocution:—

1. Voice Culture, including breathing exercises, abdominal muscular action, and use of vocal organs.

The breathing exercises, if practised with care will produce health and strength of lungs. The abdominal muscular action in the use of the voice is now acknowledged to be the true method to secure purity and volume of tone and also guard against the prevailing sore throat with which public speakers and singers are often affected.

2. Impression and Expression

The success of an effort to reach the mind and heart of an audience lies almost entirely in the proper impression on the mind and heart of the reader, singer, or speaker. This subject alone above all others needs careful consideration.

3. Articulation and Emphasis.

4. How to acquire and practice public speaking.

5. Calisthenics and Gesture as related to the above.

Lady Students

This institution opens all its departments to young ladies, and offers the same privileges and advantages to them that it does to young men. The prejudice, the unreasonable social customs and legal enactments that have so long excluded women from the professions and more lucrative employments are rapidly disappearing, along with other follies and superstitions that common sense has discarded. Young ladies should be as anxious as are the young men to fit themselves for the more profitable avocations in life. Their neatness, graceful manner, aptitude in acquiring knowledge, quickness

of perception, beautiful chirography, uniform trustworthiness and moral purity eminently fit them for the school-room, the retail store, the counting house, the telegraph office, the express agency, the private secretary and many other places that have been almost exclusively monopolized by men. In all these, steady employment and good salaries are the rewards of faithful service. Young ladies who desire to fit themselves for positions in business life are respectfully invited to visit our school, personally, and judge for themselves the merits of our course of instruction. Or, if this be impossible, we would be pleased to communicate any information that may be desired.

The Graded Scale.

A Business College should not only teach sound business principles, but it should be based on such principles. It is not equitable to charge, as some colleges do, the same amount for three months' instruction that it does for six. A young man who by previous study only requires a few weeks to complete his course should not be asked to pay as much as those would who acquire nearly all their education at the College. "For value received" should be seen as prominently in the Tuition Fees of a Business College as it is in a promissory note.

Scholarships

are all life scholarships, entitling the graduate to return at any future time and review any or all of the subjects without charge. Students who, through sickness or any other cause, are taken from the College before the expiration of the term for which they have paid, may return at their own convenience and complete the unfinished term.

The College Rooms

are in the most important business block in the town, containing the Customs Office, Pierce, Howard & Co's Bank, the American Consulate and other offices. The College rooms occupy the second story, are light, well ventilated and heated with steam.

From them a magnificent view is obtained of the Cantilever and Railway Suspension Bridges and the Rapids as far as the Whirlpool. They are being elegantly furnished, and equipped with all the apparatus necessary for efficient work.

Location

Niagara Falls is now a flourishing town, rapidly increasing in population and commercial importance. It is becoming the chief railway centre on the Canadian frontier, the Grand Trunk, the Michigan Central, and Canada Southern, the Erie, West Shore, Lehigh Valley, Rome and Watertown Railways having already made this their point of chief interest. The surroundings are pleasant, the scenery both beautiful and sublime, the air pure and healthful. The crowded halls and flourishing condition of the colleges and seminaries of learning already founded in this vicinity are sufficient evidence that the surroundings at Niagara Falls are favorable to student life.

Board.

Excellent board in private families recommended by the College, at \$2.50 per week. Those wishing elegantly furnished rooms and special accommodation can also obtain board in private families at from \$3.00 to \$4.00 per week. We would advise students on coming to the town to retain their baggage checks, and come at once to the College office where they will be directed to a suitable boarding place, and also have their baggage delivered.

Correspondence Solicited

We would deem it a pleasure to answer any communication in reference to Niagara Falls Business College. It would also be a personal favor if any of our patrons would send us a list of names of their young friends who might be interested in such a school.

Address,

W. H. Anger,
Niagara Falls, Ont.

We the undersigned Business Men of Niagara Falls, Ont.,

HAVE PLEASURE IN ENDORSING THE

Niagara Falls Business College.

As a reliable Institution conducted by Practical and Efficient Teachers, suitably equipped, and one that offers superior advantages to young men and women desiring a

COMMERCIAL TRAINING,

Preparatory to their entrance into Business Life.

Z. B. Lewis, Coal, Wholesale & Retail
R. Law, Groceries, Boots and Shoes.
R. P. Skinner, Drugs.
Chas. Bampffield, Groceries & Liquors
D. Fenwick, Jewelry.
R. Stark, Furniture.
John Brennan, Merchant Tailor.
M. S. Bradt, Groceries.
M. H. Buckley, Art Store.
James Quillinan, Groceries.

Pierce, Howard & Co., Bankers.
Thos. Ward, Dry Goods.
Anderson & Logan, Merchant Tailors.
B. C. Lundy, Furniture.
J. L. Macartney, Drugs.
R. F. Carter, Gas Fittings.
A. O. Rose, Dry Goods.
Thos. Wilson, General Store.
G. M. Carter, Groceries and Crockery.
Cole & McMurray, Stoves & Hardware.

Thos. Butters, Mayor.
John Waugh, Ex-Mayor.
James W. Oliver, M.D.
W. W. Woodruff, Postmaster.

Wm. Leggett, Collector of Customs.
J. P. Brown, Dep. " "
Rev. Father Dominic.
Rev. J. Gordon, M.A.

Musselman's Perfection Pens.

Every one who reads this circular has realized the need of a good, reliable pen—one that is fine, smooth pointed, flexible and durable; a pen that runs uniformly good throughout a box, or a fifty gross lot—where there is practically no “bad pens.”

The *Perfection Pen* certainly meets this want. I sent out, to penmen and business colleges, a few samples of these pens the past winter, and as a result, have sold over twelve hundred gross, and the universal verdict from every one is: “They are the best pens I have ever used.” The voluntary testimonials come from every quarter, and would fill a newspaper if all were printed. I have appended as many in this circular as space will permit, and have attached cuts of signatures which will be readily recognized by those who see this notice, and to which I invite your attention.

As an evidence of the superiority of the *Perfection Pen* over all others yet produced, I have only to refer to the prominent Business Colleges and professional penmen who are using them, to the exclusion of all others, and who are without question, competent to judge of the merits of steel pens.

COOKMAN INSTITUTE, Jacksonville, Fla.

Prof. Musselman,

Dear Sir: Sometime ago I ordered one-quarter gross of your famous Perfection Pens, and have found them all that I expected. They are the best that I have ever used. I am using one now, and have used it steadily for nearly a week.

I have used such pens as Gaskells, Esterbrooks and Spencerian, but I like yours the best.

Yours Truly,

J. R. HOWARD.



D. L. Musselman

D. L. Musselman,
Dear Sir: You remember I gave your “Perfection Pens” a trial some time since, the result of which has been that I will use them in my regular Penmanship classes the coming term of school.
Our bookseller has just received seventy gross. They are well named and suit me exactly.

Yours Truly,

J. R. LONG, Penman.

Danville, Ind.

The Perfection Pens were made in England, from my careful directions, by the best steel pen manufacturers the world has ever known. These pens are fine, smooth-pointed, double-elastic and very durable. Every pen is perfect. When you place a new pen in your holder you may know it is a good one, and that it will not require changing until worn out by long and constant use.

These pens have never been equaled for elegant penmanship of all kinds. They are suitable for students' practice at home and in school; and are unexcelled for card writing, flourishing, specimen making, &c. They are just what they are labeled—“Perfection,” and should be in the hands of every student and penmen who values a good hand-writing.

The Perfection Pens are put up in $\frac{1}{4}$ gross boxes, and come from England in 25 gross packages. Schools and dealers are requested to order, as far as possible, in 25 gross lots and save breaking packages.

NET PRICE LIST.

One-fourth Gross, by mail, postage pre-paid.....	.30
One Gross, by mail, postage pre-paid.....	\$1.00
Five “ “ “ “ “ “.....	4.00
Five Gross or more, by Express, (purchaser paying Express Charges).....	75c. per Gross

U. S. Postage Stamps taken for orders not exceeding \$1.
The money should accompany all orders.

Address,

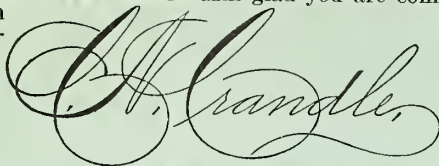
D. L. Musselman

N. B.—All orders filled same day received.

Gem City Business College, QUINCY, ILL.

Western Normal College—Bushnell, Ill.

Friend Musselman: I have given your pens a fair trial, and find them to be correctly named, "Perfection." For card writing and fine pen work generally, you have given us the best pens made, and we will show our appreciation by using them exclusively in our work and school. Am glad you are compelled to have them made by the thousand gross.



Editor of the Penman and Artist.

National College of Commerce—Philadelphia, Pa.

Friend Musselman:
The Perfection
Pens are good.



Principal.

Oskaloosa Business College—Oskaloosa, Iowa.

Prof. Musselman, Quincy, Ill.

Dear Sir: Your new pen is just what you claim for it, "Perfection." I have used them for some time, and prefer to use them in preference to any other pen made. I can recommend the Perfection Pen in every way. This letter is written with one.



Penman.

Prof. Musselman: Your Perfection Pens received, and I must say that I am perfectly delighted with them. They are the most perfect pen that I have ever seen. I say this knowing of what a good pen consists, having tried about all the best brands that are in use. A trial of them will certainly convince any one of their decided merits. I therefore recommend all who have not seen them to send for a sample gross.



Penman, Morgan, Ky.

Land, Loan and Abstract Office, Maryville, Mo.

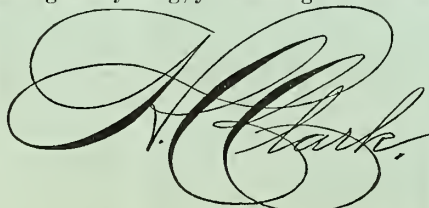
Friend Musselman: Sample of your Perfection Pens received. They are very durable, and I pronounce them superior to any steel pen I have ever used. The Perfection Pen is superb for record writing, and I use them for writing on real estate title abstract records; also for artistic pen work.



Penman and Accountant.

Clark's Business College—Erie, Penn.

Friend Musselman: Enclosed find check for which send me 24 gross of your Perfection Pens. We are using them exclusively and considering everything, you have given to the public a superior steel pen, rightly named, "Perfection." I shall send you good sized orders quite often.



Principal.

Elmira Business College—Elmira, N. Y.

Friend Musselman: Received samples of your Perfection Pens. They are rightly named.



Northern Business College—Owen Sound, Canada.

D. L. Musselman, Esq.

Dear Sir: Pens to hand and I pronounce them, "Perfection" and will send order soon. Thanks for autograph.



Penman.

Friend Musselman: Yours of the 29th ult., duly received. I have used your Perfection Pens and think they are excellent for fine writing and flourishing. Am not at all surprised at your large sales, for the pens certainly are all that is claimed for them.



Penman, Little Rock, Ark.

Toledo Business College—Toledo, Ohio.

D. L. Musselman, Quincy, Ill.

Dear Sir: I have never used a pen that gave me complete satisfaction until I tried yours. I have tested them thoroughly and they meet my wants exactly. I shall use no other as long as I can obtain "Musselman's Perfection."



Penman.

Office of L. Madarasz, Card Writer, New York City.

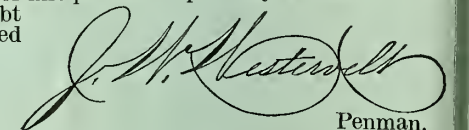
Friend Musselman: Your pens received. I have tried them and think them adapted for off-hand flourishing and suitable for penmen who desire a pen that will make smooth, even and heavy shades. One strong point in their favor is, they run good throughout the lot.



Business College—Woodstock, Canada.

D. L. Musselman, Quincy, Ill.

Dear Sir: I consider your Perfection Pen the most elastic and best adapted for fine penmanship of any in the Canadian Market, and I doubt not in the United States.

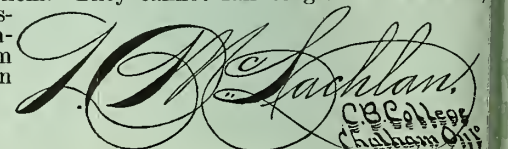


Penman.

Canada Business College, Chatham, Ontario, Canada.

D. L. Musselman,

Dear Sir: I have tested your Perfection Pens and am much pleased with them. They cannot fail to give satisfaction, and I take pleasure in recommending them to penmen everywhere.



Principal.

Friend Musselman: I have given your "Perfection Pens" a trial and consider them the best pens on earth. I shall order 25 gross soon.

J. Preston
Brooklyn, N. Y.

I have thoroughly tested Musselman's Perfection Pens and say without hesitation, they are superior to any I have ever used.

A. C. Carver
Penman.

The "Perfection" Pen is my favorite for general use. It speaks for itself. Try it, and you will speak for it.

Fielding Schofield

Jenning's Business College—Nashville, Tenn.

Prof. Musselman—I unhesitatingly pronounce your "Perfection Pens" the very best I have ever seen. I want to introduce them in our college here.

J. C. Davitt
Penman.

Dear Prof: Pens received and I appreciate the favor. They are the best I have ever used. I have recommended them to our students and will see that they are kept in stock by some of our stationers.

J. Fritch

Penman, Jefferson City, Mo.

Business College—Mendota, Ill.

Prof. D. L. Musselman,

Dear Sir: Your "Perfection Pens" have been received and tried. For plain or ornamental penmanship, they are my ideal pen, and surpass any pen I have ever used.

A. M. Hargis

Penman.

Omaha Business College—Omaha, Neb.

Friend Musselman: Pens received. I like them very much and the students prefer them. They are all alike and possess the durability and reliability of No. 1 and the flexibility of Spencerian No. 14. The point is as keen and fine as the Gillott No. 1 or 303, with the absence of the needle point. You have chosen a very appropriate name. Send me five gross.

J. R. Rathbun

Principal.

Prof. Musselman:

I find your "Perfection Pens" excellent in every particular. I am writing this letter with one that has been in constant use for more than a week, and using a very thick ink at that. Send me a gross by return mail.

W. H. Penman

Penman, St. Louis, Mo.

Main Building, World's Exposition, New Orleans, La.

Accept thanks for the Perfection Pens. They please me exactly, and are just what they are labeled—"Perfection." Please give me prices for them in large quantities, as I have purchased a stand for executing Artistic Pen Work at the World's Exposition and wish to use and sell these pens while I am here.

R. B. Collins

Penman.

Accountant's Office, Union Pacific R. R.—Omaha, Neb.

Prof. Musselman: I have used your Perfection Pens during the past winter for card writing, and specimen making, and pronounce them the most durable, and best adapted to all kinds of writing of any that I have tried, and I have used them all.

E. B. Brownlee

Penman and Accountant.

Forest City Business College—Cleveland, Ohio.

Friend Musselman: Yours came to hand. The past few years I have used the Gillott and Spencerian pens, and would say that after a thorough test, I believe your pen, Musselman's Perfection, the best in the world.

W. D. Bennett

Principal.

Central Business College—Sedalia, Mo.

Prof. D. L. Musselman, Quincy, Ill.

Dear Prof: Pens received; many thanks. We have thoroughly tested them. Think them fine. Find enclosed draft, for which please send me six gross, in quarter gross boxes.

W. D. Collins

Principal.

Friend Musselman: After using nearly a box of your "Perfection Pens," and failing to find a poor one in it, I too have come to the conclusion that they are rightly named, and gracefully fall in line, and acknowledge them to be the correct pen for smooth, accurate and rapid writing. I recommend them feeling sure that all who use them will do likewise.

A. M. Palmer

Editor Western Penman, Chicago, Ill.



Packard's Business College, 805 Broadway, New York.

Dear Musselman: I did not answer your letter at once, because I wished first to try your pens, and also to have them tried by our teachers. They are very good, soft, smooth and true, and better than all else, uniform. I have not found a poor one in some twenty that I have tried. I consider them ever so much better than the Spencerian No. 1, which we have used for so many years and which we use now in school.

I have wondered why we could not get a uniform pen. About one in ten of the Spencerian is good; the other nine I have been in the habit of trying and destroying—an expensive experiment. If yours continue to run as the box does which you have sent me, you ought to make a good market and I hope you may. Let me know at what price we can get them.

S. S. Packard

LATER: Dear Musselman you can send me twenty-five gross of your Perfection Pens. S. S. PACKARD.

March 14, 1885. Please send me per express fifty gross more of your Perfection Pens, at same rate as furnished before, and oblige, Yours, S. S. PACKARD.

Hinman's Business College—Worcester, Mass.

Musselman's "Perfection Pens" are the most perfect in action of any that I have ever used.

A. H. Hinman

Penman.

Treasury Department, Office of the Secretary, }
Washington, D. C. }

Prof. Musselman, Gem City Business College, Quincy, Ill.

Dear Sir: Thanks for the sample of Perfection Pens you were kind enough to send me. I am charmed with them. For fine, smooth work, they are the best I have ever handled. Enclosed please find the money for a gross.

D. W. Evans

Penman.

Heald's Business College—San Francisco.

To whom it may concern: I have thoroughly tried D. L. Musselman's "Perfection Pen," and I am pleased to say their name tells their quality. Perfection they are, compared with other pens. Every penman should have them, therefore everybody should have them. Most Respectfully,

A. B. CAPP, Penman.

Dear Sir: Could I have an agency for your pens? If so, please send me terms. I am very much pleased with them. I write this with one that has been used three days in R. R. office and it is still good. Respectfully,

W. S. HESS, Hanover Junction, Pa.

Prof. Musselman: "Perfection" defines the pen, and it would be superfluous to coin another word in praise of it.

JOSEPH CLOWES, Reedsville, Penn.

Musselman's Perfection Pens are good. We purchased a gross of them and have not found a poor one in the lot. They are fine and have the quick action which penmen like.

W. H. KIBBE, in Chirographic Quarterly.

The Citizens' Bank, Council Bluffs, Iowa.

D. L. Musselman—Dear Sir: The Perfection Pens received O. K., and I like them very much. Yours truly,

FENTON E. ROFF.

D. L. Musselman, Quincy, Ill.

Dear Sir: The Perfection Pens are just received, and I can not say too much in their favor. They are the best pens I have ever used. I shall never be without them. I have used a great many different makes of pens but I shall stop right here and now, as I have found just what I want.

H. K. HOSTETTER, Sterling, Ill.

D. L. Musselman: Enclosed please find thirty cents for $\frac{1}{2}$ gross of your Perfection Pens. They are the best I have ever used. B. F. WILLIAMS, Turney, Mo.

Kansas Normal College, Ft. Scott, Kan.

Prof. D. L. Musselman: I regard your Perfection Pen as the best pen manufactured for writing or flourishing.

G. A. HOUGH.

Prof. D. L. Musselman: Please find enclosed thirty cents for $\frac{1}{2}$ gross of your Perfection Pens. They are the best pen I have ever used. W. S. LINVILLE, Cold Water, Mo.

Prof. Musselman: This letter was written with one of your Perfection Pens. They are the best pen I have ever used. E. BRIGHTMIRE, Rippus, Ind.

Friend Musselman: I received your sample of Perfection Pens, (and they are nearer Perfection than any that I have ever seen). I shall be pleased to recommend them to my friends. W. C. WALTON, Portsmouth, N. H.

Southern Normal School, Bowling Green, Ky.

D. L. Musselman: Please forward me by return mail a box of your Perfection Pens for card writing. I have never seen their equal. They are appropriately named.

A. L. PETERMAN, Prof. Mathematics.

Prof. D. L. Musselman: The Perfection Pens came to hand day before yesterday. They are "boss."

J. C. WEBB, Camba, O.

W. W. Woodruff & Co., Dealers in Hardware, }
Knoxville, Tenn. }

Prof. D. L. Musselman, Quincy, Ill.

Dear Sir: Enclosed find \$1.00, for which please send me one gross of your Perfection Pens. I sent for a sample box a few days ago and have used them. I am book-keeper for the above firm and I think they are the best office pen I ever saw. J. H. HENDERSON.

Prof. Musselman: I have tried different kinds of pens, but have never found any that equals "Musselman's Perfection."

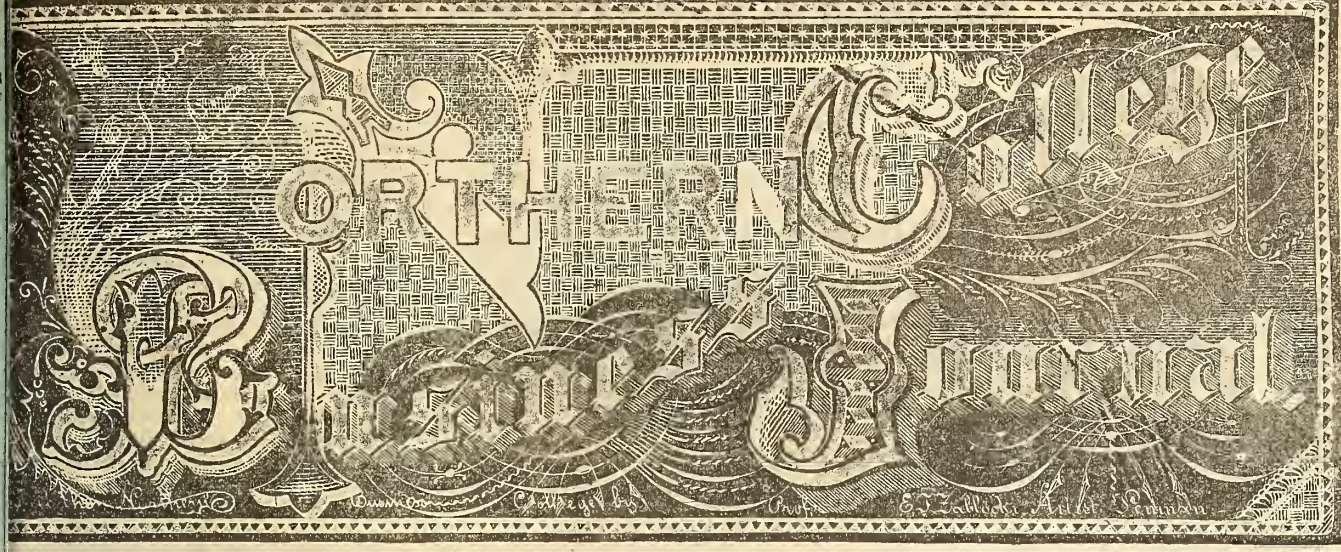
J. W. REECE, Stanberry, Mo.

Prof. Musselman—Dear Sir: Your sample of Perfection Pens received. I am writing this letter with one of them and it is one of the very best pens I have ever used. I shall order some for my own use soon. Very truly,

L. C. VANNAH, Nobleboro, Maine.

Enclosed find one dollar for which please send me one gross of your "Perfection Pens." I like them better than any pen I have ever used.

F. G. LUNBECK, Accountant, Warrensburg, Mo.



OWEN SOUND, ONT., 1883.

REFERENCES.

pleasure in referring those desiring to
institution to the following gentlemen
acter and standing :

SOMERVILLE, M.A., Owen Sound.
McEWEN, Owen Sound.
MAN, Ed. *Christian Worker* Meaford.
BARNHART, ex-Mayor, Owen Sound
I.P. Owen Sound.
ON, M.P.P., Owen Sound.
, Science Master, Agricultural Col-
Guelph.
e, Manager Dominion Grange Fire
soc. and Grange Trust, Owen Sound.

FACULTY.

C. A. FLEMING, PRINCIPAL, Teacher of Book-
keeping, Arithmetic, Correspondence and
Banking, &c.
P. A. BLACK, Teacher of Penmanship.
PROF. E. J. ZABLOCKI, Ornamental Penman.
W. R. STEVENSON, Teacher of Phonography.
GEO. PRICE, late of Dominion Telegraph Com-
pany, Instructor in Telegraphy.

Other Assistants will be added as required.

Messrs. CREASOR & MORRISON, KILBOURN &
BISHOP, and FROST & FROST, furnish Lectures
on Commercial Law.

THINGS TO BE REMEMBERED.

THE PRINCIPAL is an experienced Book-keeper,
having been Chief Accountant for one of the most
extensive Loan Companies in Ontario. He is
also an experienced Teacher, and holds a Pro-
vincial Certificate.

The Teacher of Plain Penmanship has been
Writing Master of the Owen Sound Schools for
nine years.

The Ornamental Penman is second to none in
Canada or the United States.

The Teacher of Phonography is a practical
Stenographer, and earns his living by short-hand
alone. He is certificated
as a Teacher of Phono-
graphy by Isaac Pitman,
the Inventor and great
pioneer of Phonography.

The instructor in Tele-
graphy was operator in
Owen Sound, on the Do-
minion Line, till the line
was bought up.

The student is well
trained in theory, and is
then required to practice
it in the Actual Business
Department—*theory and
practice combined*. See
engraving of College cur-
rency in this circular.

Phonography is an op-
tional subject to all taking
the full Commercial
course, without extra cost

This is the only College
in Canada that keeps
abreast with the times—
the only one that makes
Phonography free to stu-
dents in the Business
course, and the only one
that uses and teaches the
use of the writing machine.

The Literary Society is
a grand success. All the
students take a lively in-
terest in it. See report
February 9th, 1883, on
page 2.





O. W. McBlarty

OUR LEFT-HAND EXPERT.

The College Literary Society.

From the Owen Sound Times, Feb. 15.

NORTHERN BUSINESS COLLEGE LITERARY SOCIETY.—The regular weekly meeting of this Society was held in the College Hall on Friday evening last. The attendance was good. Mr. Freebury was selected as Chairman in the absence of the President. Messrs. Corlett, McArthur and McClean were appointed to give decision on the subject of debate:—Resolved "That the execution of Charles I. was justifiable." The affirmative side produced historical points to show the cause which led to his execution. The negative side maintained that the points referred to were lawful under what is known as the Royal Prerogative. They further contended that if these were crimes that he was entitled to a fair trial, and which they proved he did not have. Decision for negative. Much credit is due Miss Grady for her well-rendered recitation "Widder Green," which was highly appreciated by the Society. The subject for debate on Friday, March 16th, was selected and resolved "That fire is more destructive than water." After other necessary routine business

was transacted the meeting adjourned in due form.

The above is a sample of the weekly reports of the Society in the papers. The students took a very lively interest in the Society; each student occupied the "chair" or some other office during the term. The Friday evening meeting of the Society was always looked forward to with pleasure, as a time of relaxation from studies, in which to cultivate the social talents. The college hall was always filled with friends from the other schools and the town and the public generally.

Presentation.

On March 30th, on the occasion of Mr. Leslie, an assistant in the college, removing to Napanee he was presented with an address and some valuable presents by the students. The following is an extract from the report in the Owen Sound Times the week following:—"A very able lecture on 'Commercial Law', was delivered by H. Crawford, B. A., in the College Hall on Friday evening. After the lecture, Mr. G. B. Leslie, assistant teacher, being about to leave the town, was presented with an address and a handsome photograph album, paper weight, and inkstand by the students. Mr. Leslie, although taken by surprise, made a very suitable reply, and expressed regret that he was forced to sever his connections with the college."

Presentation of Prizes.

From the Owen Sound Times.

On Friday evening last, the annual presentation of prizes took place in the Northern Business College. B. Allen, M. P., occupied the chair. H. W. Eddis, Secy.-Treasurer of the Accountants' Association of Ontario, made the award. After some appropriate remarks by the chairman, Mr. Eddis was introduced. He gave an excellent practical address to the students on book-keeping and kindred studies, and a short description of the Accountants' Association which was incorporated last session by special bill. Mr. R. J. Johnston, of Victoria Road, Co. of Victoria, was awarded the Silver Medal as first prize, and Mr. W. R. Steadman, of Walter's Falls, the Penman's Art Journal, as second prize, for the best kept set of books. Mr. Allen invited the students to visit his establishment on Wednesday evening and examine his method of doing business. The meeting then adjourned.

From the Owen Sound Advertiser.

On Friday evening last the students and friends of the Northern Business College gathered in the study room to witness the presentation of prizes for the season. B. Allen occupied the chair, and Mr. Henry Secretary-Treasurer of the Institute of Accountants of Ontario, made the awards. On taking the chair, said he was well with Mr. Fleming, the Principal, watched the college carefully from its to the present time, and was greatly pleased to see many of them filling positions of trust and other places. He then introduced Eddis, who gave an excellent practical address to the students, on book-keeping and business. He approved of business. Their sphere is to teach the rudiments. He was well acquainted with Mr. Fleming, a practical accountant, and was sure he would have excellent advantages. He examined the work of many students and was pleased with it. The silver medal of honor was awarded to Mr. R. J. Johnston, of Victoria Road, County of Victoria, as first prize for "Penman's Art Journal" to W. R. Steadman, as second prize for the best kept set of books. He then gave a short sketch of the Institute of Accountants of Ontario. Mr. Allen, in closing, offered to show the students the results of doing business on Wednesday evening.

The Ladies.

We believe there is no reason why the ladies should not be educated the same as the gentlemen. It has been acknowledged by high authorities that they are unsurpassed for accuracy and correspondents, while their place at the counter cannot be filled by the students. The Ladies are often thrown on their own resources through the death of relatives, misfortune. They may have to manage a business or earn their living by their own exertions. They are schooled in the principles of business; they will not have to trust their affairs to others, and if they have to earn their living they are better prepared to watch their own interests and secure a good salary than with any other profession they can have. The addition of (which is taught free with the business) will place them in a still better position. The number of lady students are constantly increasing; they take the same course as gentlemen.

THE GENTLEMEN'S OUTFITTING ESTABLISHMENT. THE FIRST AND FOREMOST HOUSE IN TOWN IN ITS SPECIAL DEPARTMENT,

TAILORING

Taking the THREE GREAT REQUISITES:

STYLE, QUALITY AND MODERATE PRICES

Our Stock of TWEEDS, CLOTHS & OVERCOATINGS will surpass anything North of Toronto.

ALL GARMENTS GUARANTEED FOR FIT AND DURABILITY.

All the Latest Styles in Felt Hats, Fur Coats, Caps, Robes, &c. Gents' Furnishings—Shirts, Collars, Hosiery, Gloves.

GIVE US A CALL AND SEE OUR STOCK.

Do not mistake the place,

T. W. DOUGLAS,

OPPOSITE McCLEAN'S GROCERY, POULETT STREET, OWEN SOUND.

Our Students.

the ten months ending Sept. 1st, students were in attendance at this. Our limited space will not allow the of the list in full. We give below a positions now occupied by our pupils: TCH, Manager Elliott's Bank, Chesley,

L. GARDEN, Accountant for R. P. & Bro. Hardware Merchants, Owen t.

LILLIVRAY, Post Office Department of ce, Ottawa, Ont.

AMERON, Accountant for Geo. Corbet Foundry and Machine Shops, Owen t.

WRIGHT, Accountant for John Wright, meal and Barley Mills, and Feed in Sound, Ont.

McCLARTY, with C. M. Matthews, t, Ont.

JOHNSTON, Manager at Bethany for mstrong & Collins, Merchants, Mill-Bethany, Co. Northumberland, Ont. OLMAN, with Steamer "City of Owen



R. J. JOHNSTON, MEDALIST FOR 1883.

Town of Owen Sound, Ontario.

Is situated at the head of a deeply indented, and well sheltered arm of the Georgian Bay. It is unsurpassed in the grandeur and beauty of its scenery and surroundings by any town in Ontario, and lies nestled in a valley flanked by bluffs which run to an elevation of 200 feet, and through it flow two deep and limpid rivers—the Sydenham and Potawatamie. It is distant from Toronto about 120 miles, is the terminus of the Toronto, Grey & Bruce Railway, which has been leased to the Syndicate for 99 years. Owen Sound is now the Ontario Terminus of the Canada Pacific Railway, and the focus into which run the leading gravel roads of the County. It is the leading lake port of the North, and has regular steamboat connection with Chicago, Killarney, Manitowaning, Sheguindah, Little Current, Kagawong, Gore Bay, Spanish River, Algoma Mills, Blind River, Thessalon, Cockburn Island, Bruce Mines, Hilton, St. Joseph's Island, Garden River, Sault St. Marie, Michipicoton, Prince Arthur's Landing, and Duluth. Its water-power is unsurpassed, and it offers excellent facilities for manufacturing industries, being on the highway between the Eastern centres of trade and the Great North-West. Already a number of well established manufactories are in operation, with a demand beyond their producing capabilities.

Owen Sound possesses the only Dry Dock and Ship-building yard on this side of Lake Huron, and has one of the most complete systems of Water-works in Ontario. It is the County Town of Grey, and has fine Churches and Public Buildings. Its High and Public Schools are ample and sufficient. Excellent Boating and Fishing. Climate healthy. There is no better or more enjoyable place for students, and none more easy of access from the cities and all parts of the country.

Too many schools now-a-days point to their age as the great argument in their favor. Now, the fact that a school is "old established" doesn't prove anything. To the initiated student, however, "established" very often denotes the established studies and methods of a quarter of a century ago, and "old" refers indirectly to the old fossil professors who have not in them sufficient snap and energy to keep abreast of the times. — *Winnipeg College Journal*.

To young persons earnestly desiring to obtain a business education, and who cannot raise money enough to pay their way through, we say, come on to this college, and you can pay us the balance when you earn it afterwards. We want no safer investment than educating honest, persevering young persons.

Visitors are always welcome to visit the rooms and examine the course. Correspondence solicited with young men and women wishing a training in mercantile affairs and correct business habits.

Business Writing.

well a young man understands all cts, they are only of limited value to he is a neat, legible writer. A super-ting is the best introduction a young ve to business life. Our standard of is the Spencerian system. It is meet the capacity of our students. acquire a beautiful, clear, steady g. Writing is taught from the black-y day (see engraving of blackboard this circular) and the students are do all writing carefully and neatly their work as well as during the on. We aim to make good, plain, d penmen. No superfluous flourishes They do not belong to business are only allowed in the ornamental department.

a "Good Hand" is Worth.

ar boys and girls know the value of a riting; if they knew it they would ins to acquire it. To many a young d handwriting is worth five hundred ar; yes, and to not a few, a thousand ar and more. A good hand or a bad urn the scale of success or defeat in uable posts of labor.

ou write to one who does not know etter gives him his first impression of is badly expressed and badly written, down, perhaps, far below your real is is an injustice to yourself. More-y written letter takes up the time of eedlessly; and this is a wrong to him. ear, readable hand. This you can if you can learn to write with ease, beauty, so much the better.—S. S.

Come and See Us.

it is practicable come and visit us our course of study and methods of There are no secrets, nothing that hide, and a great deal that we would you. We court the fullest investi-Yi would, perhaps, be surprised to a fide auction sale continue during ur and a half allowed for dinner. frequently in the actual business When a student has more goods ca "carry," when the markets are flat, disposes of them in this way.

CALL AT THE VARIETY STORE AND KNITTING FACTORY OF B. WILCOX, AND SEE THE Greatest Variety of Goods

EVER OFFERED IN OWEN SOUND.

New Goods, Cheap Goods, Good Goods, in fact anything you want, from a Needle to an Elephant.

Children's Clothing, Ladies' Underwear, on hand and made to order. A large stock of Embroidery. Knitting done to order.

Call and see the 7 and 12 cent Counter, and do not tell your neighbors about the wonderfully cheap Goods, Stationery and School Books, Post Stamps, as Cheap as the Cheapest.

J. P. VICK,

PRACTICAL

WATCHMAKER

—AND—

ENGRAVER:

Waltham, Elgin, English and Swiss

WATCHES

IN

Gold and Silver Cases.

Gold Locket, Chains, Rings

AND

PLATED WARE.

GILDING AND PLATING

WORK DONE FOR THE TRADE

Goods Warranted for 5 Years.

POULETT ST., - OWEN SOUND.



OWEN SOUND, ONT.

Announcement.

ANOTHER Year has passed, and again we appear before the public in our Annual Journal. During the past year our numbers have been largely increased, the College Hall being full to overflowing during all the Winter months. Our students came from all over our fair Province, and have gone out again into lucrative situations. It was gratifying indeed during the past terms to see the students so interested in their work, that the regular school hours seemed inadequate, many of them working in the College every evening till six o'clock, instead of leaving when the school closed. It was still more gratifying to see them step into good positions, many of them without having time to complete for their Diploma; but the most gratifying of all was to see them doing well in their various positions, evidently giving entire satisfaction to their employers. Our Medallist was hired, by *telegraph*, to manage a large business, in Bethany, Co. Northumberland, at a splendid salary. Our system of Actual Business (see description, page 6,) is most complete and practical, and that has more to do with the success of our students than any other part of the course. Our system of Actual Business is entirely original. Finding our present premises entirely too small, we made arrangements for an elegant suite of rooms in Kilbourn's New Block, fitted up specially for the College. ON THE FIRST DAY OF OCTOBER NEXT, WE ENTER OUR NEW PREMISES, WITH NEW FURNITURE, NEW ACTUAL BUSINESS OFFICES, &c. fitted up in good style, so as to be convenient and comfortable for the students. With our increased facilities, we trust to be able to do, if possible, better work. Thanking our many friends and patrons for their hearty support and confidence, we solicit a continuance of your favors.

In behalf of the faculty,

PRINCIPAL.

Course of Study.

The course of study embraces only those branches which tend directly to the preparation of our pupils for Business life. We aim not merely to make Penmen or Book-keepers, or both, of our students; but to impart to them a knowledge of the broad principles which govern commerce, and to familiarize them with the different customs and usages of business men.

BOOK-KEEPING.

The science of accounts lies at the foundation

of a commercial course, as it underlies every business transaction however simple.

The student is started in double entry, and as he continues his course he is taught to change to single entry, and from single back to double, he is made familiar with Day Book, Journal, Ledger, Cash Book, Invoice Book, Sales Book, Bill Book, Day Book and Journal combined, Bank Book, Time Book, &c. Book-keeping as applied to Produce, Commission, Furniture, Farming, Treasurers, Churches, Corporations, Municipal Books, Administration of Estates, Boots and Shoes, Dry Goods, Manufacturing, Steamboating, Banking, Insurance, Joint Stock Companies and Loan Company work is made plain; partnership settlement where capital is unequal; different modes of treating the Bank account, bad debts, opening and closing books, transferring accounts from one ledger to another, keeping partner's "accounts current," private marking of goods, etc.—are thoroughly explained.

ARITHMETIC.

Our exercises in this department differ widely from those in ordinary schools, both in matter and methods of teaching, prominence being given to those subjects which will be most useful to business men. The course includes fractions, percentage, simple and compound interest, discount, profit and loss, partial payments, foreign and domestic exchange, equation of payments, averaging of accounts, savings bank accounts, debenture sinking funds, annual payments on mortgages, partnership settlements, measuring of stone and brickwork, plastering, papering, roofing, excavations, circles, cylinders, balls, piles of grain etc. No student is allowed to graduate until he has passed a test examination on this subject.

COMMERCIAL LAW.

Instruction in this subject embraces the laws governing contracts, partnership, agency, negotiable paper, stock companies, guaranty, suretyship, insurance, etc. Besides the daily teaching, lectures are given by eminent lawyers of the town. We do not aim to make lawyers of our students, but to impart such a knowledge of the laws of trade as will in a measure insure them against falling into snares which are constantly set for the unwary, and enable them to transact business intelligently and correctly.

PRACTICAL GRAMMAR.

This subject is stripped of its usual lengthy formula and rules, and made a pleasant exercise. It is taught practically in the business letters the students write, and through all their work.

CORRESPONDENCE.

The principles and etiquette of business letter-writing are taught systematically, and the student required to put them into practice by writing at least one letter a week while he remains in the institution.

BUSINESS PAPERS.

From the commencement of the Book-keeping course, the student is taught to draw up and use with perfect accuracy all kinds of business papers such as invoices, receipts, notes, due bills, drafts, cheques, orders, bills of exchange, account sales, statements, accounts current, etc. These are not learned merely by copying. The student in the senior and actual business departments is required to originate them himself.

JOINT STOCK COMPANIES.

The method of forming them and special book-keeping as applied to them. All books such as stock book, stock register, and dividend book will be carefully explained.

STEAMBOATING.

The principles of Double Entry as applied to the books of Steamboats and other vessels, form part of the course. This fits the student for the position of Purser, a position commanding a salary varying from \$500 to \$1000 per season.

Continued on Page 5.

JAS. DOUGLAS**Merchant Tailor & C****GENTS' FURNISH**

English, Scotch, Canadian and

TWEED**READY-MADE CLO**

Poulett Street, - OWEN

WM. CRAIG**PHOTOGRAPH**

—DEALER IN—

Art Goods, Mouldings, Pictu

—AND—

FANCY GOC

Corner Poulett and Baker S

OWEN SOUND.**M. FORHAN**

Keeps constantly on hand a fine a

PLAIN & FANCY GOL**FINE JEWELLERY.****Watches, Clocks & Plat**

POULETT STREET, - OWEN

Watch Repairing a Sp**STATIONER'S I****P. RUTHERFO****THE STATIO**

Poulett Street, Owen

EVERYTHING IN TH

Stationery and Boo**BOOK-BINDI**

IN ALL ITS BRANCH

Blank Books made to Or
Pattern of RulingAgent for "DOMESTIC"
Fashion Publications.

BE WATCHING FOR OUR

GRAND CHRISTMAS EXH

Continued from Page 4.

ADMINISTRATOR'S BOOKS.

Forms of Books adapted to the use of Administrators in charge of an estate, are included in the business course. Debts are collected, some debtors fail and only pay part. Liabilities are paid off and a final division of property is made among the heirs.

BANKING.

A regularly organized Joint Stock Company Bank is established having a capital of \$100,000. Officers and currency for circulation in actual business deposits are received. Cheques paid, notes collected and ordinary banking business done for the students in the actual business department.

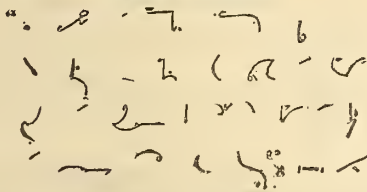
TELEGRAPHY.

This department is fully equipped with batteries, paper and sound instruments, keys, etc., similar to those in use in regular telegraph offices. Messages are sent and received over the lines as in actual telegraph work. This department is under the supervision of Mr. Geo. Price, late of Dominion Telegraph Company.

MENTAL ARITHMETIC.

The study of this subject is perhaps the best training any young man can have. It gives him self reliance, and makes him a correct, rapid thinker. He is taught to compute interest, discount, exchange, prices, etc., without the aid of a pencil—almost instantly. A student trained in this subject can save at least three-fourths of his figures.

PHONOGRAPHY.



In the great centres of trade perhaps no services are in greater demand and receive more liberal remuneration than "shorthanders." In large places of business where there is a great deal of correspondence a "shorthand" is considered a necessity. The manager or head of the establishment dictates the letters or documents, they are taken down in short-hand and copied out in long-hand afterwards. Young men having a fair English and business education, can easily qualify themselves here for situations as private secretaries or correspondents. This subject is optional in the commercial course without extra cost. In other colleges this subject alone costs from \$20 to \$30, and is then only taught by theoretical

teachers. The Northern Business College teacher of shorthand, practical like the other teachers in the institution, uses his phonography every day; and besides, has a certificate as a teacher of Phonography from Isaac Pitman, and is a member of the Phonetic Society of England.

MENSURATION.

Special attention is given to this subject. Short, practical rules are given for measuring land, fencing, ditching, excavations, stonework, brickwork, plastering, papering, roofing, piles and bins of grain, casks, cisterns, triangles, circles, etc.

MUTUAL INSURANCE COMPANIES.

The method of forming them, the principal laws affecting them, the premium note system and the books best adapted for them are fully explained.

LIFE INSURANCE.

An explanation of the different systems of life insurance and the methods of comparing it as an investment with savings banks, etc.

PARTNERSHIP AND SETTLEMENTS.

The division of gains or losses among partners having unequal capital, and when the capital is unequal and fluctuating.

TAXES.

Full directions as to "striking the rate" and all calculations connected therewith, both on real estate and income.

COST OF COURSE.

This is *not* one of the "Bon ton" Schools, charging exorbitant fees, and keeping students for four or five of the best years of their lives. Our tuition fees are uniform to all. We issue a Life Scholarship, so that those who cannot remain long enough to finish their course can come back and finish or review their work at a future time. The cost of a course to the average student is about \$35, as follows:

Tuition.....	\$35.00
Books.....	8.00
Board—16 weeks at \$2.50.....	40.00
Incidentals.....	2.00
	\$85.00

Students can greatly reduce their expenses below this by renting furnished rooms and boarding themselves. Many of our students paid only \$2 per week for board and room last winter and some took furnished rooms and boarded themselves. Any enterprising young person will never stick. "Where there is a will there is a way."

A. GUTTIN's is the place for well-made Ordered Clothing.

Dr. A. BRITTON DENHART,

LATE of London Hospital, London, England.
EYE, EAR, THROAT and NOSE—specialties.
Office lately occupied by Creasor & Platt,
Union st. Owen Sound, Every Saturday afternoon

THE PENMAN'S ART JOURNAL
IS THE BEST AID TO GOOD WRITING
PUBLISHED. SEND 3 THREE CENT
STAMPS FOR A SINGLE COPY OR
\$1.00 FOR ONE YEAR WITH PREMIUM
Address D.T. AMES, Publisher,
205 BROADWAY, NEW YORK

OWEN SOUND LIME WORKS,

ON the Hill, West of the River. A large supply of First-class LIME constantly on hand, at Reasonable Rates.

OLIVER BROWN, PROPRIETOR.

SHORTHAND WRITING.

THOROUGHLY taught by MAIL or personally. Good Situations procured *all pupils* when competent. CALIGRAPHS—best Writing Machines—for sale. I will give a \$15 course in Phonography to any person who will sell a Caligraph for me. Send for Shorthand and Caligraph circulars to W. G. CHAFFEE, Oswego, N. Y.

WRITTEN CARDS.

PLAIN white Bristol, per doz. 20c.; Gilt edged 25c.; Beveled edged, 30c. These Cards will be written in First-class Style by MR. M. H. RAMAGE, a student now in attendance at the Northern Business College. Try a dozen. Address all orders care C. A. FLEMING, Owen Sound.

BOOKS POSTED AND BALANCED,

NEW BOOKS Opened; Changes made from Single to Double Entry. Accounts adjusted and Partnership Settlements made on short notice
C. A. FLEMING, Owen Sound, Ont.

A. GUTTIN

IS THE
Leading Merchant Tailor

IN
OWEN SOUND.

REMOVAL.

KILBOURN, BISHOP & Co. will be in their New Block by the 24th Sept., with a choice stock of Fall and Winter Goods.

QUEEN'S HOTEL,

W. M. MATTHEWS, PROPRIETOR

THIS Hotel has been newly furnished throughout. A wing containing 16 bedrooms and 4 large sample rooms (on ground floor) added making it complete, and one of the most comfortable hotels in the Dominion.

RAILROAD HOUSE.

READY-MADE CLOTHING

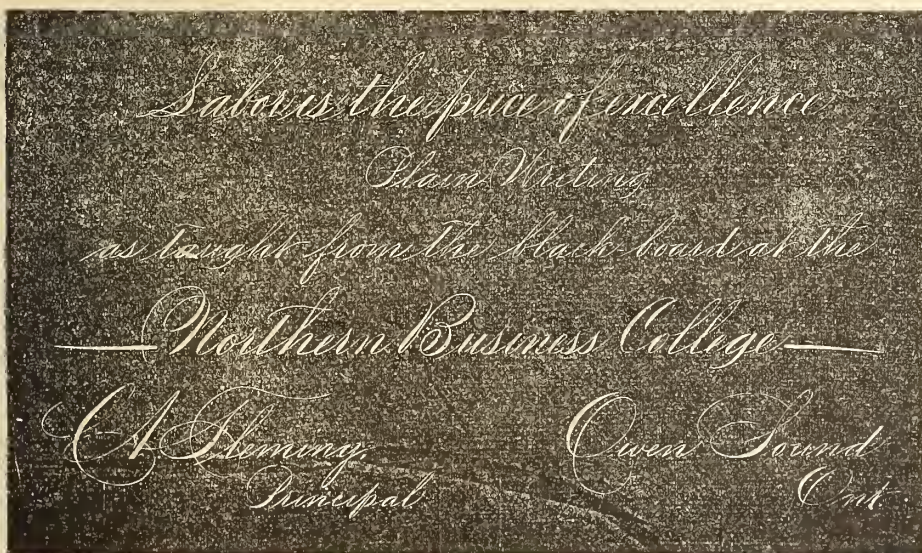
of a superior quality manufactured expressly for

by
H. STOREY & CO'Y

—OF—
MONTREAL.

All the Material used in the manufacture of the goods is thoroughly Sponged and Shrunk, and the Workmanship is Guaranteed to the fullest extent.

GIVE US A CALL BEFORE PURCHASING,
CREIGHTON BROS.,
PHENIX BLOCK



FAC SIMILE OF BLACK-BOARD WRITING.

Actual Business.

The department of actual business in the College is the crowning feature. The student on entering this department takes upon himself the cares and duties of a business man, commencing first as sole proprietor, with a capital of college currency, admitting partners at different times, and settling with others. He draws up a lease of a place of business, pays rent and advertising on the "Bulletin," draws cheques on the Bank, deposits cash and discounts his notes at the Bank, makes out invoices, drafts, and all ordinary business papers. A general outline of business is given each student, and then he is allowed to carve out his own fortune. All work done is critically examined, and is not allowed to pass unless absolutely correct. Nothing is spared that will contribute to the efficiency of the work, a copying press and letter book are used by the students, each one having to copy letters, invoices, etc., in the book. This book is always kept open for inspection, so that the students will have a strong incentive to do neat, clear, accurate, clean work. Lithograms and all modern office appliances are at the command of the students. Each student is required to make his own blank notes, cheques, drafts, receipts, invoices, etc., on the Lithograms. This gives the real work of business offices. *This is the only college in Canada that uses the actual office appliances in its practical department.* The Principal is a practical accountant, having been head book-keeper for one of the largest loan companies in Canada, not a mere theory teacher as most business college men are.

BUSINESS OFFICES OF THE ACTUAL DEPARTMENT.

Each student takes his turn in the various business offices, and is required to make up proper statements of the work he has done while in each office, and show the books correct before leaving it.

THE BANK.

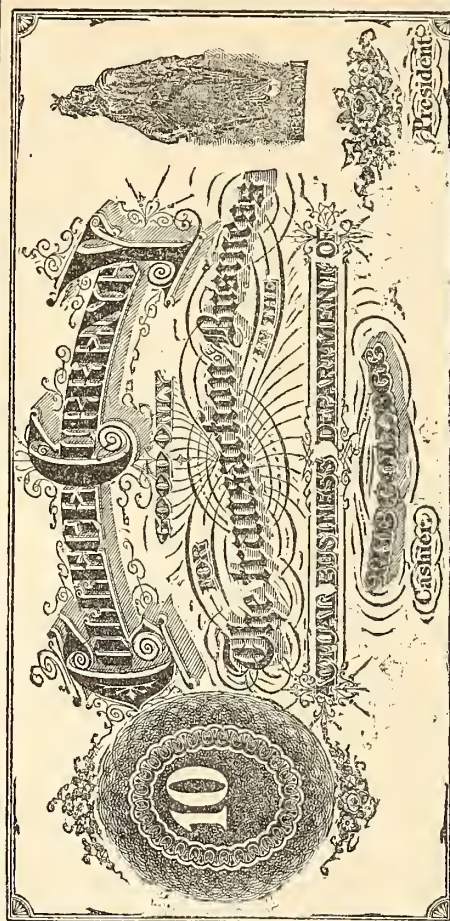
This institution is a regularly organized Joint Stock Company Bank, having a subscribed capital of \$100,000. In this the student, besides the banking practice, has the regular joint stock company routine business—transferring stock, paying dividends, etc. The deposit ledger, general ledger, teller's book, and all necessary books are kept. This bank does all ordinary bank business.

WHOLESALE HOUSE.

From this house the students purchase their supplies in large quantities as from any ordinary wholesale store by letter. The letter has always to be copied in the letter book. Each one takes charge of this in turn as manager.

TRANSPORTATION COMPANY.

For the transportation of goods from the wholesale house to students, consignments, etc., and the collection of freight thereon.



Currency used in the Actual Business Department of the College.

ADVERTISING.

This is perhaps the most lively office of the set. The student in charge solicits advertisements for "Bulletin," has them properly made out and arranged.

REAL ESTATE OFFICE.

At this office the business places are rented, and leases made out, etc. Real estate is bought, sold, mortgaged, etc., and proper documents drawn up.

N. B. C. INSURANCE COMPANY.

This company issues policies on the goods and property belonging to the students, and in case of loss the "fire claim" is investigated and paid if correct.

Each student receives such individual instruction as he or she requires, and is not in any way retarded by slower pupils. Our commercial course includes all subjects taught, except ornamental penmanship, telegraphy and caligraph instruction.

For good value in Underwear go to A. GUTTIN.

TERMS.

PAYABLE IN ADVANCE.

COMMERCIAL COURSE, time unlimited	- \$35 00
Same Course, by the month	- - - 10 00
EVENING COURSE, two nights each week, in Book-keeping, Writing, Arithmetic, from October 8th to April 8th	8 00
Same Course, by the month,	- - - 2 00
Two nights each week will be devoted to Junior, and two nights to the advanced class.	
PHONOGRAPHY, Evening Sessions, from 8th Oct. to 8th April, 2 nights each week,	- - - 10 00
ORNAMENTAL PENMANSHIP,	- - - 25 00
TELEGRAPHY,	- - - 20 00
CALIGRAPH INSTRUCTION, including practice on machine, time unlimited,	- 20 00
Same Course, by the month,	- - - 8 00

Just to hand a large stock of Fall and Winter Goods at A. GUTTIN'S.

Read, Mark and Remember.

Students who purpose attending during the winter would do well to procure some of the books and begin to work at home. Much time can thus be saved. The books can be procured by sending to the college, at the following prices by mail:—

Book-keeping,	- - - \$2 00
Arithmetic,	- - - 1 00
N. B. C. Copy Book,	- - - 10

Quite a number of young men have been working during their spare hours all summer, to be ready to take their course this fall or winter.

The latest novelties in Overcoatings, Suitings and Trowserings at A. GUTTIN'S.

GO TO

HOLMES'

PHOTOGRAPH GALLERY

LOWEN SOUND,

WHERE YOU GET THE

Best Cabinet and Panel Photos

North of Toronto.

SPECIAL ATTENTION TO

Summer & Winter Rustic Scenes

FOUR AMBROTYPE\$ for 50 cents.

BOOK-KEEPING AND PENMANSHIP.

A TRIUMPHANT TEXT-BOOK.

The New Rochester Business University Book-Keeping,

Pronounced by the ablest business educators of the country

THE MOST PRACTICAL TEXT-BOOK UPON THAT SUBJECT PUBLISHED.

From the Press September 10th, 1882, and already in use in more than 200 Business Colleges and Commercial Departments.

PRICE, \$2. Sample copies will be mailed to teachers for examination at \$1.10. A circular containing over 100 testimonials similar to those given below together with a complete description of the book, will be mailed free to any address.

WILLIAMS & ROGERS, Publishers, Rochester, N. Y.

R. E. GALLAGHER, President Canada Business College, Hamilton, Ont.: "We are more than delighted with the work, and have decided to adopt it in our school."

A. W. SMITH, Business College, Meadville, Pa.: "Your book is giving the best of satisfaction."

J. H. LINDERMAN, Academy, Easton, Pa.: "An excellent and successful text-book, and practically self-teaching."

W. L. HOWE, Business College, Oskaloosa, Ia.: "Every school has long been in want of just such a book as you have given us."

F. C. WOODBURY, Business College, San Francisco Cal.: "Send us 100 copies. We shall want 500 during the year."

R. VON PFLEGER, Supt. Schools, Columbia, Ill.: "For study with or without a teacher, it is the most successful book ever published."

General Information.

VACATIONS.—As we have no vacations, students may enter any school day in the year, with equal advantage to themselves.

QUALIFICATIONS.—An ordinary common school education is sufficient qualification for entering. The better the student is qualified, especially in arithmetic, the quicker he may expect to get along in his course.

CLASSIFICATION.—This is such that blackboard instruction may be given and the individual student not retarded by his slower classmates.

TIME.—The time for completing a course will vary from three to six months, according to the ability and previous attainments of the pupil.

RULES.—Gentlemanly deportment, and strict attention to work are the general rules.

EVENINGS AND SATURDAYS.—The course is so arranged that work can be done during those times, so that the student may shorten his course as much as possible and thereby lessen the expense.

SITUATIONS.—Although it is our business to educate, not to procure situations for students, nor would we make any promises to do so, yet we will take pleasure in helping those who are faithful to procure suitable places. No young man of ordinary ability, who is determined to succeed, need be long out of a situation when he has the necessary qualifications to fill one.

BOARD may be had in private families from \$2 to \$3 per week.

LADIES are admitted on the same footing and take the same course as gentlemen.

DIPLOMA.—We have had a beautiful Diploma engraved in New York, at great expense. This Diploma is awarded to all students who complete

the course, pass a satisfactory examination, and prove themselves able to keep a set of books intelligently, accurately and neatly. We wish it understood that we will not award it because a young man has attended a certain number of months, or completed a number of sets of books. He must be a *good accountant* first, thoroughly qualified to do accountant's work. We are determined to make our Diploma a first-class recommendation in itself.

The Caligraph.

In introducing these machines into the college and placing on the programme of studies the teaching and practice of them, as a department, a few words describing them and their use is perhaps necessary. They are designed to take the place of the pen in all ordinary work except in writing books. They are operated by touching keys similar to a piano. These keys are arranged in six rows and on each key is marked the letter it is connected with.

These machines are rapidly coming into use, as rapidly as good operators can be found to use them. A good operator can write seventy-five to ninety words per minute, which is three times as fast as an expert penman and not as fatiguing as pen writing. Besides the advantage of speed the work is always clear and legible, there are no delays or mistakes in ordering, through bad and illegible penmanship. This work is especially adapted for ladies, as they make excellent correspondents. In a month any ordinary person should attain a speed of 25 words per minute. With three months' practice they should learn to write from 60 to 75 words per minute. Every shorthand should also be a caligrapher, as he would command a much higher salary and find employment more readily.

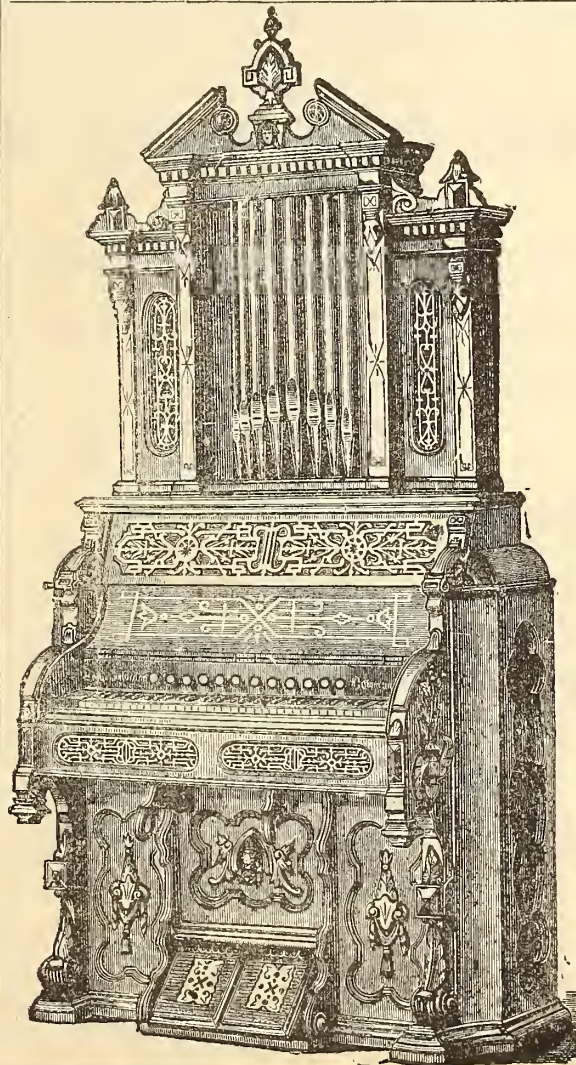
Education Pays

The fashionable education of to-day is an education for loss. It prepares for a life of idleness and failure. Horace Greeley, in an address in Cooper Institute Hall, in November, 1867, said: "I know there are to-day 1000 college graduates—some of them having graduated with honors at German universities—who are walking the stony streets of New York and know not how to earn a living. That is a condemnation of our university system. I believe the business colleges of our time are destined to rectify this mistake." The late James A. Garfield, President of the United States, expressed his opinion as follows: "These business colleges furnish their graduates with a better education for practical purposes than either the Princeton or Yale." If you would have an education for profit, attend the Northern Business College, and when there do your work *carefully and thoroughly* and you will be on the high-road to success.

BEST!

Too many young persons enter business colleges who think if they can just manage to squeeze through in say three months, that they will then be on a fair road to success. This is a mistaken idea. Although three months may be sufficient for some, yet in ninety-five out of a hundred cases it is not. They come in, rush at the work whether they understand it or not, all they care is to get over it. This is almost useless. Every student should try to be the *best* in at least one department or study, he should make himself *MASTER of whatever he tries*. Let his knowledge be *SURE KNOWLEDGE*, be it ever so little, then he may have confidence and he will not only be *useful* to his employer but to himself. Be the *BEST*. The best services always command the best salary and are always in demand, but poor services are only accepted when good cannot be had at a small remuneration, and are always dispensed with as soon as possible.

THE
CALIGRAPH.



WM. FLEMING

DEALER IN

PIANOS & ORGANS

Wholesale & Retail,

OWEN SOUND,

REPRESENTS THE "DOMINION"

Organ & Piano Company,"

Whose Instruments were awarded the only International Medal and Diploma given to any Canadian Instrument at the World's Fair, Paris, France.

Comparison of Instruments and of Prices before purchasing elsewhere is invited.

Competition is the life of Trade.

VERY LARGE DISCOUNTS

For Cash or short date approved Notes, will be given during

September and October

To clear out Exhibition Stocks.

Give your orders now, as the Stock gotten up for Exhibition purposes is exceedingly fine.

The **BEST** is the **CHEAPEST**. A poor article should not be bought at any price.

Orders for any other Canadian or American Organs or Pianos will be promptly filled as usual.

Illustrated Catalogues and Circulars free on application.



W. W. ARNOTT

MERCHANT TAILOR,
Poulett St., Owen Sound.

CLOTHING CUT AND MADE TO ORDER
IN FIRST-CLASS STYLE.

A No. 1 FIT GUARANTEED

H. B. WEAGANT, L.D.S.

SURGEON DENTIST,

Owen Sound, Ont.

TEETH EXTRACTED WITHOUT PAIN
under the influence of Nitros Oxide Gas.

OFFICE—OPPOSITE CITY HOTEL, POULETT
STREET, OVER W. ROSS'S STORE.

THE MISTAKE OF A

IS OFTEN MADE BY PEOPLE NOT BUYING AND SELECTING GOODS AT

BEWARE OF THE

AND IN ORDER TO AVOID AN

R. P. BUTCHART & BRO.

—HAVE OPENED OUT IN THEIR—

HANDSOME AND SPACIOUS HARDWARE HOUSE,

EVERY DESCRIPTION OF Builders' Hardware, Farmers' Hardware, House Furnishing Hardware
and Tinware. IN MAKING YOUR SELECTION OF A STOVE THIS FALL, R. P. BUTCHART & BRO.
WILL BE HAPPY TO SHOW THE LATEST DESIGNS AND PATTERNS.

R. P. BUTCHART & BRO.

—MAKE A SPECIALTY OF—

Fine Electro-plated Ware, Real Bronze and Venetian Hall and Stand Lamps.

EVERYTHING NEW AND WELL SELECTED.

NOTE THE PLACE--Two Doors North of old Stand.

R. P. BUTCHART & BRO.

"THE FARMERS' HARDWARE HOUSE."

Successors to the late G. M. BUTCHART.

W. K. IRELAND & CO.

THE BOOKSELLERS
OWEN SOUND.

Specially Low Prices and Large Discounts
to Schools, Colleges, Teachers,
Students and the Trade.

All School and Text Books mailed free for the
RETAIL PRICE.

↔ ESTABLISHED A. D. 1856. ↔

PARKER & COMPANY

OWEN SOUND,

WHOLESALE & RETAIL DEALERS IN

**DRUGS, CHEMICALS,
OILS AND PAINTS,
WINES & LIQUORS,**

Annual Importers of Agricultural Seeds

Orders by Mail receive prompt attention. All Goods
delivered free at Cars or Steamboats.

FREE BY MAIL.

*We send Free by mail, the following,
at 20c. a copy:*

Prince of the House of David,
Throne of David,
Robinson Crusoe,
Swiss Family Robinson,
Grim's Fairy Tales, Longfellow's Poems.
Easop's Fables,
Arabian Nights,
Pilgrim's Progress,
Life of Dr. Livingstone.

Also the following Biographical Series, at 5c. a copy:
Garibaldi, Dante, Gladstone, Napoleon, Beaconsfield,
Washington, Shakespeare, Bright, Wallace, Burns,
Spurgeon, Joan of Arc, Victor Hugo, Wesley.

*Small amounts may be sent in Postage Stamps. Send for
our Catalogue, free by mail.*

W. K. IRELAND & Co.
OWEN SOUND.

STUDENT'S JOURNAL.

DEVOTED TO PHONOGRAPHY, MUSIC, HYGIENE, PHILOLOGY, BIBLIOGRAPHY, ETC.

Entered, according to Act of Congress, in the year 1883, by ANDREW J. GRAHAM, in the Office of the Librarian of Congress, at Washington, D. C.

VOL. XII.—WHOLE No. 139.]

NEW YORK, JULY, 1883.

[No. 7.]

THE REPORTER'S LIST.

[CONTINUED FROM WHOLE NUMBER, 138.]

[illegible]

405

((Dhet^o) ' ǵ ǵ

-- (-- , that

ǵ (ǵ	✓ (ǵ
ǵ (ǵ	ǵ (ǵ ' o
ǵ (ǵ	(ǵ thr
ǵ (ǵ	ǵ (ǵ
ǵ (ǵ	ǵ (ǵ

(without

-- ǵ -- (ǵ

-- ǵ -- (thr; ǵ -- (ǵ

-- ǵ -- (ǵ ǵ

-- ǵ -- (ǵ

WORD-SIGN PRACTICE.

BY A. H. WINTON.

[CONTINUED FROM P. 9 OF PRECEDING NUMBER.]

REM.—Italicized words are not word-signs; positions, especially the first and second, are denoted by superior figures.

The f[act]² is but few³ are af[fected]³ by it.

If¹ you ever¹ have² it, you-may halve³ it, however large it may be.

I think² he hath a th[ousand]³ dollars, and will now thank³ you, because he has thanked³ me for the th[ousandth] part of it.

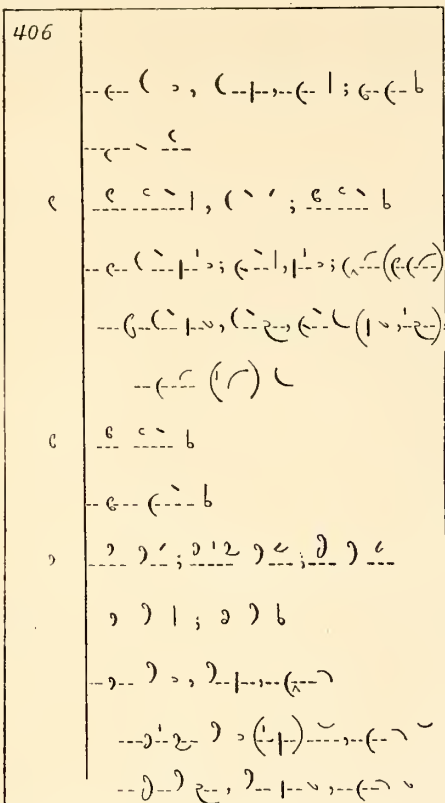
They think they will go to thy¹ home to see them², though³ thou³ dost object.

These¹ are in this² house. and those³ are up by you.

I hope thou³ wilt see these¹ thus³ and as they see themselves it is of no use³ to see¹ us³ so².

In-his oration on-the opening of the Brooklyn Bridge the Hon. Abram S. Hewitt made a-very striking statistical statement. According to our best knowledge, the laborers who built-the great Pyramid received a-sum per day equal to-the purchasing power of *two cents* of our money. The laborers employed in building-the Bridge received an-average of \$2.50 per day. Mr. Hewitt rightly esteems this contrast to-be-the best illustration of modern progress; it-has made workmen *one hundred and twenty five times* better off than they-were when-the great Pyramids were built. This does-not mean that they-arc now too well off; it simply shows where progress most improves-the material condition of mankind, and-that-is in-the field, the forge, the shop, the mill.

Dr. Benjamin Franklin in 1752 was-the-first man to draw-the lightning from-the sky, carry-it home in-a-bottle, prove-its identity with frictional electricity, and-[to]-in⁴vent lightning:conductors for-protection of ships and-houses.

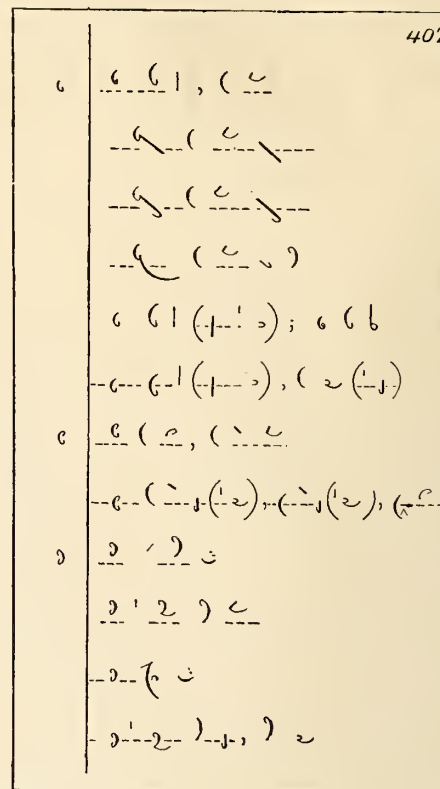


From experiments upon insects Herr Hauser, of Erlangen, has shown that their sense of smell exists in the antennae. His further studies have convinced him that the internal organs of smell consist of a series of cones or cavities—filled with a serous fluid—which may be regarded as outfoldings of the epidermis. To these are connected staff-cells, from which nerves stretch through the antennae to the brain. The organs are most highly developed in insects which seek food by smell. Bees and wasps have the greatest number of smelling cavities and cones, the honey-bee having fourteen or fifteen thousand cavities and about two hundred cones in each antennae, and the leaf wasp a somewhat smaller number. Plant-eating flies have only five or six cavities to each feeler.

A-cubic inch of gold is worth \$210; a-cubic foot, \$363,380; a-cubic yard, \$9,797,762. This is valuing it at \$18 an-ounce. At the commencement of the Christian era there was in the world, \$427,000,000 at the time America was discovered, when it began to increase. Now the amount of gold in-use is estimated to be \$6,000,000,000.

The United-States is paying interest this year to W. H. Vanderbilt on \$37,000,000 of bonds, instead of the fifty millions of last year; to Mrs. A. T. Stewart on \$30,000,000; to Jay Gould on \$13,000,000 registered bonds and a large amount of coupon bonds. Flood, of California, has \$15,000,000, and there are half a-dozen holders who have about ten millions each. Moses Taylor, of New York, has \$5,000,000, and D. O. Mills \$4,000,000. The Rothschilds are said to have \$400,000,000. Baroness Bardett Coutts Bartlett has \$20,000,000; the Duke of Sutherland \$5,000,000, and Sir Thomas Brassey \$5,000,000.

In 1774 Maskelyne, astronomer royal of England, was the first man to weigh the earth. The weight is estimated in Encyclopædia Britannica (9th ed.), Vol. II, p. 793, to be 6,000,000,000,000,000,000 tons [Skays Skays-Tee-Len-Tens].



THE SOLAR SYSTEM.—The New York *Sun*, in an interesting article upon our solar-system, makes the point that it is moving at [the] rate of 100,000,000 miles a-year toward the constellation Hercules, and in the direction of a region of space rich in stars, many, and perhaps most, of which are greater suns than ours. This whole region in [the] neighborhood of that great constellation is full of strange splendors and parti-colored systems, including stars of all gem colors known to mortals. Besides this constellation of Hercules, there is that of Orion, with its galaxy of green suns. This appears to be a golden cloud of stars clinging together like swarming bees, although separated each from each by billions of miles. But with regard to our [Wergret-Pretoïd] moving towards these great constellations, the truth is they are also moving, and by the time that we arrive at the points at present occupied by them, they may be even more remote from us than they are at present. Even now in this same constellation of Hercules the astronomers describe some stars as rushing from us and others towards us with incredible velocity.

A correspondent to the Mobile (Ala.) *Register*, writing from Baldwin county, says: "Just think of a county containing three living beings whose ages aggregate 336 years. Their names are Sylvia Lambert, 113 years; Mary English, 110 years, and Peter Hall, 113 years. I obtained the ages from the Judge of Probate for Baldwin County, a man of undoubted integrity, who, by the way, is a remarkable man himself, being upwards of 80 years of age, and still erect and active. He thinks nothing of riding 30 miles on horseback to marry a couple, and then return to Howard's in time for supper. Again, there is Mr. Howard himself, 86 years of age, who married only last Fall, and still lives at Howard's, which takes his name."

Flavio Gioja of Naples was the first European to make a mariner's compass, about the year 1,300 A.-D. It is said that the magnetic needle was known in Sweden in [the] time of King Jarl Birger, 1250 A.-D., and used by Marco Polo in 1260. The Chinese are said [to] have used it more than a thousand years before the Christian Era.



From J. S. Rogers.—On the 20th of January, 1882, I began the study of your system, while teaching public school. After studying it about six months I began to give lessons in the art, up to the 19th of May, 1883, when I received a telegram asking me to come at once and take the position I now hold [with the Superintendent of the C. & A. R. R.] All hail to Standard Phonography.

From Geo. B. Shellhorn.—I have for some time been using Isaac Pitman's system of shorthand, and the longer I use it the less I like it. A friend of mine who is employed in the same office that I am, formerly used Pitman's, but changed to your system, with invaluable results, and advises me to do the same.—Having concluded to do so, I have purchased your Hand-Book, and write to ask if you will be kind enough to inform me as to the best plan to follow in making the change. [First, read simply Part I., and then study Part II. in lessons as indicated at the head of the reading exercises. Having studied reading lesson 1, § 1 to 25, ask yourself the questions at the bottoms of the pages, and then read and copy several times the exercise I., in Part III. If you want to be still more thorough, write in phonography the words given as writing exercises, in Part IV.; but I prefer that pupils here should be very thorough with the reading exercises, and do nothing with the writing exercises. When you have gone through the corresponding style of the Hand-Book, you will find yourself possessed of a better reporting style than the reporting style furnished by any other system—Ed.]

From C. O. M.—In the June number of the JOURNAL you ask for opinions *pro* and *con* in regard to word-sign exercise schemes. With this invitation extended, I offer my opinion which is decidedly *con*.

Mr. Winton has probably taken a survey of the phonographic field, and has pictured to himself a host of young phonographers struggling in a wilderness of word-signs, the contemplation of which has induced him to offer his services as a sympathetic Moses to lead them to the "promised land." It is greatly to be feared, however, that by the time they have several hundred of Mr. Winton's sentences showered upon their devoted heads their fate will more nearly resemble that of the unfortunate Egyptians at the Red Sea. Mr. Winton gives a number of sentences in his exercise, each of which contains several word-signs. His first sentence reads, "They weep up here because they have no hope." A singular and melancholy statement which contains a number of corresponding word-signs. I see no necessity for bringing the corresponding word-signs into the list to be learned by this new method. The corresponding word-signs in the Hand-Book are given

in detachments, a list usually being given after some principle has been illustrated; thus they are never presented in confusing numbers, and the student should have no difficulty in memorizing them. The second sentence reads as follows: "This party had it patented at the patent-office and was happy." This sentence contains three reporting word-signs. I fail to see how the familiarizing of the outline of *party*, *patent*, *happy* is rendered more easy by writing this sentence than by turning to the list in the Hand-Book and ascertaining that *Pee*³ is the outline for these three words. One thing is certain,—the word-signs must be learned by some method. Mr. Winton recognizes this, and presents a scheme which he doubtless considers will render the learning of them easier to the student; but after the student has written several times a number of these sentences, containing in many instances, a jargon of meaningless words, has he the word-signs as thoroughly fixed in his mind as if he took each word-sign separately and made its outline familiar by repeated writing and reading? and does he not have to travel over more ground to attain his object than if he learned the word-signs as they stand, according to the arrangement in the Hand-Book? There the words are first given under their phonographic characters. The student can take a certain number of them at a time and memorize them by diligent practice (and no method can be presented by which they may be learned without diligent practice.) They are next presented in their alphabetical order, where they are very generally "mixed up." This arrangement may be regarded as a general review and the scholar can test himself as to his ability to give the proper outlines, and will have an opportunity to fix in his mind any words as to whose outlines he may be in doubt. If Mr. Winton's sentences were apt quotations or models of classic English the student of phonography might take some pleasure in learning the word-signs by writing and memorizing them. But neither Mr. Winton nor any one else can frame such sentences when hampered as to the use of words; and the person who should attempt to learn the word-signs by revolving in his mind such sentences as, "By and by I hope you will be up by the object, and I hope to be, too. I will give a dollar to you for you to now advertise for the defendant," would invite an attack of mental paralysis. On the whole, I regard Mr. Winton's scheme as useless and impracticable, and it would appear to me that in trying to avoid Scylla he has fallen into Charybdis.

AIR CURRENTS.

[TO BE WRITTEN IN THE REPORTING STYLE].

The problem of ascertaining the laws which govern the varying direction and velocity of currents of air at different altitudes has been attacked in [a]-somewhat new manner by the Balloon-Society of London. They have caused a number of small-balloons to be sent up, each bearing a self-registering instrument for noting the altitude reached, and another to note the velocity attained. To each balloon was attached a pos[t]-card, with an address in German, French, and English, with a request that the finder of the machine would forward it without delay, with a note as to the time and place where found. The Society hopes by such means "to be able to establish in-course-[of]-time, fixed direction and velocity of currents in the different strata at certain times of the year."—*London Graphic*.

CURES BY ELECTRICITY.

[TO BE WRITTEN IN THE CORRESPONDING STYLE.]

"Why don't you take some stock in the new electric light company?" said an-aged man to a middle-aged man, as they stood up to a bar taking a drink.

"Not none," said the middle-aged man, as he stirred the beverage with a spoon, and swallowed it—not the spoon, but the beverage. "There's too much electricity, I tell you, and I don't know where the electricity craze is going to end. We send messages by electricity, talk by it, our streets and houses are to be lighted by it, and now they have got to using it to cure diseases with. Why, do you know, they advertise to cure everything with electricity? You know my wife? Well, she thinks she has every disease under the sun, and she is a walking galvanic battery. I dare not touch her unless I touch a gas pipe or some iron substance first, or a spark will fly from my hands and startle me. You haven't seen her lately, eh? Well, she looks twice as big as she ever did before, but she is poor from carrying around electric belts and pads. First, she saw an advertisement in a Chicago paper of an electric belt, and she wouldn't be satisfied till I got her one, and to keep peace in the family I took her measure down to Chicago and got a belt, and she put it on and said she felt better. Then she wanted a pair of electric insoles for her shoes, and I got them. Then she wanted an electric supporter, and I thought it would be a good way to support her, and I got one for her. Then she wanted an electric stomach and liver brace, and I got that. I thought she was pretty well protected against the majority of the diseases the human family is subjected to, but she saw some more pictures of electric appliances in the paper, and I had to buy her some back pads, and breast collars, and electric stockings, and she will want the rest of the harness, including a surcingle and headstall. Why, John, honestly, I will give you leave to shoot at my wife with a shotgun loaded with fine shot, for five cents a shot, and I will give you a dollar for every shot that touches her person. She is enveloped in a perfect coat of electric mail, and she isn't very well yet. O, I forgot the knee-pads and hair crimpers. I expect she will want a telephone line next, and a tower with an electric light of four hundred candle-power. Well, I don't know as this electric business in my family does any good, but it is a great saving on pills and things. Before she struck this electric fake it was a cold day when the drug man's hand cart did not stop at my house, but now all she buys at a drug store is porous plaster and perfume. Why, she used to have a regular time-card hung up in her room for taking medicine, and it required the brain of a chief justice to prevent getting the different kinds of medicine in at the wrong times. I have seen her take seven different kinds of little white pills in half a day, and never miss a pill, or get the wrong kind, and every pill looked just alike, and there was no taste or smell to any of them. It was a great strain on her mind, and may be this electricity is doing her good, in resting her intellect. All you have to do is to buckle on the magnetic corset, or surcingle, and it goes right to work at the drop of the hat, and the same one is good for a child in arms or a veteran a hundred years old. There is no doubt in my mind that science has simplified things wonderfully, and if my wife is not cured it will not be her fault. But no electric light stock for me. If I should carry home a block of electric light stock my wife would buckle it on to herself somewhere, and swear she experienced great relief. But I will have to go, as I have heard of an electric bunion persuader and corn annihilator a man is selling down on the South side, and my wife wants one. Good-day."—*Peck's Sun.*

It was Sir John T. W. Herschel who advanced the following statement; For the benefit of those who discuss the subjects of population, war, pestilence, famine, etc., it may be as well to mention that the number of human beings living at the end of the hundredth generation, commencing from a single pair, doubling at each generation, (say in 30 years,) and allowing for each man, woman, and child an average space of 4 feet in height and one foot square, would form a vertical column having for its base the whole surface of the earth and sea spread out into a plane, and for its height 3,674 times the sun's distance from the earth. The number of human strata thus piled one on the other would amount to 460,790,000,000,000.

MARVELS OF THE TELEPHONE.

TO BE WRITTEN IN THE CORRESPONDING STYLE.

WASHINGTON, March 17.—Experiments recently made seem to indicate that it will now be easy to communicate by telephone over long distances. It was announced in the *Times* this morning that letters patent for a long distance telephone had been awarded to Myron L. Baxter. It appears from accounts published here that a series of experiments were recently made with the Baxter transmitter and receiver over a line extending from New-York to Cleveland, Ohio. The Baxter instrument was placed on the wires of the Postal Telegraph Company in Cleveland last Monday by an electrician of this city [Pet-oid'-Dhees-Tee, i. e., of thi' city], and at the same time another Baxter instrument was connected with the same wires in the office of the Overland Telephone Company in New-York City. Prominent electricians, representing telegraph and telephone companies, witnessed the tests which were made Monday afternoon. These tests were continued on Tuesday and Wednesday. It is said that conversation between Cleveland and New-York was easily carried on. It is also said that words spoken at a distance of 63 feet from the transmitter were distinctly carried over a circuit of 5 miles, and that words whispered 17 feet from the transmitter were audible at the other [Dheedher?] end. It is reported that the company owning the patents will establish a telephone line between this city and New-York.

THE OLD BOOK-SELLER.—Charles Nodier one day went from one *bouquiniste* to another, trying to complete a certain collection in which he took a deep interest. In the box belonging to a shabby little old man at the corner of the Pont des Arts he suddenly saw the book he had long been looking for—a Schrevelius in the Leyden edition of 1671. He opened it, looked at it, looked at the old man, fancied he knew what kind of person he had to deal with, and said in a careless tone, "Well, my good fellow, what do you want for this rubbish? I'll give 30 sous." "Rubbish! Thirty sous!" cried the old man, whose face shone with holy horror; "rubbish! But, M. Nodier—" "What! You know my name?" "Oh, Monsieur, who is there does not know the name of the learned, the accomplished, the kindly Academician, to whom we owe so many delightful works?" Nodier, highly flattered, looked at the little man with interest and curiosity. "Thirty sous, M. Nodier," the other continued: "rubbish, this Schrevelius! This variorum edition, though it is less looked for than the Amsterdam edition of 1684 is not a whit less remarkable and certainly does not deserve the scorn you profess for it. I will not go so far as to compare it with the Venice Aldines of 1501, but still—" Nodier, astonished to hear the little man talking like this, put a host of bibliographical questions to him, all of which he answered in a manner that completed the Academician's surprise. Delighted to find so much learning under the well-worn surcoat of the bookstall-keeper, Nodier asked his opinion on a new edition of Juvenal, which Achaintre, the first Latinist of the day, had just brought out. At this the old man seemed confused. "Surely, Monsieur," said Nodier, "you know of this monumental work, which will be the envy and the despair of the German philologists?" "The fact is, Monsieur," replied the little old man with growing embarrassment, "the fact is that I am Achaintre."—*Paris Picturesque, Champoux and Adam.*

HYPHENIZED EXERCISES.

In 1879 the Editor devised the method (which has been used through the four preceding volumes) of so printing the articles as to make useful exercises—"Practice books"—for phonographers.

Words to be joined in phrases are united by hyphens. The colon (:) signifies that the following word is to be written *near* the preceding—partly *under*, if it is desired to imply *con*, *com*, *cum*. The colon used as a punctuation-mark is followed by a space.

Words or letters to be omitted are inclosed in brackets []. Words that are omitted but implied (as *of* and *to*) are not thus printed.

The position of a word or letter is occasionally denoted by a position-figure: 1, denoting the position ABOVE the line; 2, the position on the line; 3, the position THROUGH, or (in case of horizontals and *put*, *about*, *doubt*) BELOW and FREE from the line; 4, the position close against the lower edge of the line, to imply *to*; thus, Bee¹, *by*; Bee², *be*; Bee³, *to be*, *bow*; Bee⁴, *to buy*, *to obey*.

Occasionally the outline for a phrase or word is given in brackets.

It is believed that the *writing* of these exercises will be more useful in making good phonographers of pupils than the *READING* of as much matter in Phonography.

128

۱. سنا برب ، ارب سنا ۲. جنات ، ما ۳. سنا ارب سنا ۴. سنا ارب سنا ۵. سنا ارب سنا ۶. سنا ارب سنا ۷. سنا ارب سنا ۸. سنا ارب سنا ۹. سنا ارب سنا ۱۰. سنا ارب سنا	۱. سنا ارب سنا ۲. جنات ، ما ۳. سنا ارب سنا ۴. سنا ارب سنا ۵. سنا ارب سنا ۶. سنا ارب سنا ۷. سنا ارب سنا ۸. سنا ارب سنا ۹. سنا ارب سنا ۱۰. سنا ارب سنا
---	---

129

[illegible]

[illegible][illegible]

VIII.

IX.

۱. ۲. ۳. ۴. ۵. ۶. ۷. ۸. ۹. ۱۰. ۱۱. ۱۲. ۱۳. ۱۴. ۱۵. ۱۶. ۱۷. ۱۸. ۱۹. ۲۰. ۲۱. ۲۲. ۲۳. ۲۴. ۲۵. ۲۶. ۲۷. ۲۸. ۲۹. ۳۰. ۳۱. ۳۲. ۳۳. ۳۴. ۳۵. ۳۶. ۳۷. ۳۸. ۳۹. ۴۰. ۴۱. ۴۲. ۴۳. ۴۴. ۴۵. ۴۶. ۴۷. ۴۸. ۴۹. ۵۰. ۵۱. ۵۲. ۵۳. ۵۴. ۵۵. ۵۶. ۵۷. ۵۸. ۵۹. ۶۰. ۶۱. ۶۲. ۶۳. ۶۴. ۶۵. ۶۶. ۶۷. ۶۸. ۶۹. ۷۰. ۷۱. ۷۲. ۷۳. ۷۴. ۷۵. ۷۶. ۷۷. ۷۸. ۷۹. ۸۰. ۸۱. ۸۲. ۸۳. ۸۴. ۸۵. ۸۶. ۸۷. ۸۸. ۸۹. ۹۰. ۹۱. ۹۲. ۹۳. ۹۴. ۹۵. ۹۶. ۹۷. ۹۸. ۹۹. ۱۰۰.

[illegible]

132

[illegible]

XI.

۱- در بیان این که در این کتاب
 ۲- در بیان این که در این کتاب
 ۳- در بیان این که در این کتاب
 ۴- در بیان این که در این کتاب
 ۵- در بیان این که در این کتاب
 ۶- در بیان این که در این کتاب
 ۷- در بیان این که در این کتاب
 ۸- در بیان این که در این کتاب
 ۹- در بیان این که در این کتاب
 ۱۰- در بیان این که در این کتاب

133

XII.



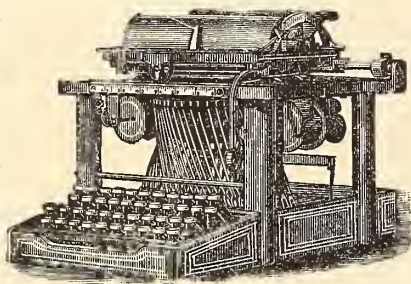
TYPE-WRITERS.

THEIR PRESENT AND FUTURE USE.

The Perfected Type-Writer has come into very general use among reporters, not only as more rapid than long-hand for transcription, but as giving the hand a rest from writing movements, and so avoiding pen palsy. Although the latter reason is very important, the expedition of the transcription is amply sufficient to decide every reporter to use the type-writer.

The constantly and rapidly widening field of telegraphing and telephoning will soon employ thousands of instruments and type-writer operators. It is first necessary to get telegraph operators and transcribers out of the old rut. To do this it is only required to keep increasing the work, as must be done in the natural course of events, and then show them by some practical experiments, as has been done, that the transcribing can be done by the type-writer much faster and easier than by longhand writing. It is true that in the type-writer horizon as a telegraph transcriber there is a dark cloud lowering; for, it is announced, that Prof. Gray is at work on an automatic invention by which the type-characters can be flashed over the wires, instead of Morse characters, as is done at present. But "full many a flower is born to blush unseen."

We present herewith a small cut of the type-writer which we have for sale. An inferior imitation of the same would not look very different from the original; but a considerable difference may be noticed in the things themselves, when a purchaser disposes of three or four of the inferior sort and some money in addition for one of the genuine originals.



THE PRACTICE BOOK.

1. To be written in the corresponding style: Cures by Electricity; Marvels of the Telephone; etc., page 3; Incombustible Paper; etc., page 10; Key to pages 128-133 of *Lady of the Lake*, pages 11 and 12; to be written in the advanced corresponding style: Scientific Miscellany, page 13.

2. To be written in the reporting style: Air Currents, page 3; Rapid Breathing; American Postage Stamps, page 10. Pages 1 and 2 contain 4 pages of the Reporter's List, which are exercises for both reporting-style and corresponding style writers. The corresponding-style keys for the reporting-style word-signs, contractions, and phrases will be found occasionally too short for the advocates of the "long-drawn-out" styles.

Our Assistant Editors—our correspondents—have done good service in the way of interest and instruction; on page 3, "C. O. M." discusses well the subject of mnemonic sentences for learning word signs.

The *Lady of the Lake*—pages 128-133—is, of course, but an exercise for corresponding-style readers; and may also be written in the reporting style by occasional changes. We query sometimes whether our readers relish these pages of engraving. However, we see other editors with less engraving or with wretched lithography assuming that what they present must be hailed with extraordinary delight. But sometimes disaffections will crop out; for instance, an English lithographed magazine's editor claims that Isaac Pitman's stiff type-engraving, must be very much disrelished, and that a very little nicely executed lithographing would be esteemed much better than several pages of wretchedly stiff engraving, accompanied with a lot of uninteresting reprint. We have tried to avoid the rocks on which others have split, by giving (instead of wretched lithography or stiff type-characters) the beautifully cursive characters of stereography, with an amount of hyphenized articles both highly useful and interesting, which the reader may turn into his own graceful phonographs. But, at any rate, the *Lady of the Lake* will be finished ere long, and we shall not again trouble our readers with any book so long, for specimens of stereographic engraving.

Because our process, stereography, produces "results so infinitely superior to all other processes used" some good-natured individual has wanted to know what we will charge him for instructions in our process. In response we have tried to keep our mouth straight, and asked him how many others he would instruct under such circumstances!

The obituary notice of Mr. Eyclesheimer—page 9—will have a sad interest for all phonographers.

"**SHORTHAND.**"—See the article under this head, from the pen of Mr. C. C. Marble. Very significant is the fact that all such able practitioners unite in saying substantially as he does: "As to phonographic systems, we believe it may now be unhesitatingly claimed that Graham's is the best."

SHON-HOOK WORDS.—"The Literary Production" on p. 11 may taken as another illustration of combinations of words and sentences to be used as memory-aiding exercises in Shon-hook words. For another such exercise, see p. 25 of Part IV. of the Hand-Book, commencing thus:

"Ye friends of moderation,
Who think a reformation,
Or moral renovation,
Would benefit the nation."

SHORTHAND.

[This article, from some paper we cannot now name, is from the pen of Mr. C. C. Marble, an excellent reporter, one of our pupils at 563 Broadway, about 1873.—Ed.]

The announcement on this subject which appears in an other column calls for some observations which we are glad to have an opportunity of making. Twenty five years ago we learned the principles of Isaac Pitman's shorthand, which was the only phonographic shorthand, we believe, then known or practiced. Very good reporting was done by it, and many of the greatest speeches of English orators and brilliant parliamentary debates were preserved by it. Since that time improvements in the art have been made by Pitman himself, as well as by other investigators and practitioners in the same field, until it may now be said that the art of verbatim reporting has been brought to a high state of perfection, and every day in the public prints and in the courts of justice we see proofs of its immense utility.

The history of shorthand has been written by many competent writers, and most persons have read of the amanuensis of Cicero, to whom we are indebted for the philosophy as well as the eloquence of his master, and of the difficulties encountered by Charles Dickens in acquiring the system of Gurney (a complex but still-used stenography), as described so inimitably in David Copperfield. We can almost see the burly Dr. Johnson reading from a ponderous tome to the half distracted stenographer, whose failure to "take down" the leviathan's big words led the latter to growl out his doubts about verbatim reporting ever being achieved.

The art as an art, however, is not now considered; its money value is of the most importance, especially to the commercial world. What would the law courts be to-day without shorthand? Their machinery, always cumbrous, has been accelerated by this art to such an extent that without it the courts would fail of their purpose. One judge and one jury can now perform the labor of a half dozen by the old fashioned method of note-taking. And yet there is prejudice in some quarters against it, and it will require the same sort of evidence which Thomas of old found necessary to convince them of its utility.

And what would business men do without it? and railroad officers? and, indeed, any class of men engaged in enterprises of magnitude? Nothing can be done without correspondence, and this the stenographer can do for his patron in the morning or evening hour, thus saving the entire day for his business and his clients.

We advise young men to learn this art. To us it has been of perpetual use. It is a profession in itself, and a valuable one, and is often a stepping stone to position and emolument. But for personal note-taking, the preservation of one's thoughts, the rapid composition of editorials, speeches, sermons, just as thoughts flow unobstructed from the active brain, the unlaborious preservation of striking and valuable ideas in reading, etc., it is without any sort of rival.

As to phonographic systems, we believe it may now be unhesitatingly claimed that Graham's is the best. There are others with excellent features, and by which good reporting is done, but by this system, which has vastly more aids in its acquirement than any others, one may hope for results in speed and accuracy considerably greater than the rest. The art itself is not so difficult of acquisition as are many other branches of education, and it is infinitely more agreeable, providing for the student in his early practice of it many sources of intellectual pleasure. Graham's system is so nicely philosophical, "fitting" together, so to speak, with an unparalleled ingenuity, and yet with a simplicity which renders it more interesting as a study than mathematics, as it combines the features of a beautiful art with the logic of a science.

A YOUNG PHONOGRAPHER'S DEATH.

On account of our own sickness about the time, we failed to notice the death of a young friend, F. L. D. Eycleshimer, on the 13th of last April. In the *Fond du Lac (Wis.) Journal*, the editor, Mr. Henry A. Bush, one of our pupils, thus spoke of the sad event:

"Intelligence was received in this city Saturday of the death of F. L. D. Eycleshimer, Friday evening, April 13th, of a malignant form of diphtheria. The announcement saddened the heart of nearly every person in Fond du Lac, where the deceased was well and most popularly known, this having been his home from childhood. Owing to the nature of the disease, the remains were interred Sunday, at St. Paul, with no relative present except Charles Eycleshimer, brother of the deceased. The circumstances connected with the death and burial utterly prostrated Mrs. Eycleshimer, whose loss would have been hard enough to bear had she been present at the death-bed. The joy of her life has departed.

Considering age, death never chose a more shining mark than Fred Eycleshimer. We knew him almost as a brother, and mourn his death as such. He was intellectually the peer of comrades far beyond his years. Quick in the intelligence of mind and hand, he was rapidly pushing to the front rank of the phonographic profession. With him ambition was a shining star which disappointment's clouds never obliterated. His friendships were strong, preferences unmistakable; but he was the friend of everyone worthy of his friendship, and if he had an enemy it was because of jealousy of his noble attributes. As to faults he had those common to one of generous impulses, and the good fault of freedom from sectarian bigotry. He was a man by nature before so recognized by law. Death came to him in manhood's morning. What he might have become can only be conjectured; in his chosen field the death-dew formed while yet the dew drops glistened; but his plans were pregnant with good intentions which promised much.

Before us is the last communication we received from him, dated April 3d, and written on a postal card in the "graceful stringlets" of the art that makes its votaries kin. "We cannot make him dead." He lives in the mystic characters which brought us often into social and business relationships. We were practicing the profession while yet Fred was a student. With what pleasure we helped him on the tortuous path which all phonographers travel. "T was a pleasure because of his persevering, uncomplaining nature, disposition to usefulness, and appreciation of a kindly favor. We watched his steady course from amanuensis to reporter, and rejoiced with him in his first verbatim 'take;' and when he left for St. Paul, February 17th, saw triumph in his ambitions. The note closes with, 'I will write a long letter when I get more time.' How far off seemed death, which lurks in all pleasant places, and was so near.

Reminiscences crowd aside the pen. Words are empty when the heart is heavy. "'Tis impotent to grieve for what is past, and un-availing to exclaim;" and to dip a pen in sorrow is to write in gloom."

It is not impotent to grieve for what is past, if our grievings and complaints lead to enlightenment, to pre-

vent such untimely deaths. Many years have not dimmed our own dreadful experience with diphtheria in Cincinnati, when without doubt death would have been the result but for the aid of the venerable Dr. Alva Curtis (since then gone over), who neutralized the diphtheria poison and secretions by the use of a form of tannin. Dr. Curtis had never lost a case of diphtheria. When will physicians profit by such testimonies? But poor Eycleshimer is gone! Whither? This is the ever recurring question of all generations of thinking men; after death, what? I have tried in the case of another departed phonographer, Dr. James W. Stone, this experiment; which has some bearing on such a question: I directed a letter to him in phonography, without the opportunity of the same being read by any mortal. The same being enveloped, all the time in my sight, was placed in the hand of Mr. James F. Mansfield, who soon commenced to write an answer, addressed to me by name (the same unknown to Mr. Mansfield, I had reason to believe). The letter written "through Mr. Mansfield's hand" was an intelligent response to the several points of my letter, and was signed by the name of Dr. Stone. Let some phonographic friend see whether young Eycleshimer, untimely slain, does not still read "the mystic characters" he loved so well.

RAPID BREATHING AS AN ANÆSTHETIC.

[TO BE WRITTEN IN THE REPORTING STYLE.]

Dr. M. T. Yates, in a letter published in the *Biblical Recorder*, says of the surgical operations to which he has recently submitted:

"My doctors said that they had seen it stated by an American doctor that if a person would breathe as rapidly as possible under an operation, he would not feel the pain of cutting, and they wished to try it on me, to which proposition I assented. Dr. Macleod superintended the breathing—which was like that of a dog on a hot summer day—holding, out of my sight, a handkerchief in his hand to be dropped as a signal—when he saw the color come in my face—for Henderson, the operating doctor, to go ahead. When Macleod told me 'that will do,' I was surprised to find that the operation had been performed. This I have tried three times, and have not, at either time, felt more pain than is usually inflicted in the case of vaccination. I heard the knife rip through the flesh, like the sound produced in cutting leather, but I did not feel the pain. What is the philosophy of this kind of an anæsthetic? Is it simply a diversion of the mind?" We presume the rapid breathing acts very much like the inhalation of laughing-gas; that it oxydizes the blood more highly and makes the heart beat faster, as shown by the color in the face, and this exhilaration produces insensibility to physical pain. A man slightly wounded in battle often does not know it at the time—partly, perhaps, because of mental pre-occupation, but mainly, we suppose, because he is toned up by the excitements of the conflict. But, whatever may be the explanation, Dr. Yates's experience is an instructive instance of the connection and interaction of bodily estate and mental sensibility.—*Richmond (Va.) Religious Herald*.

AMERICAN POSTAGE STAMPS.

The portrait of Benjamin Franklin on the one-cent stamp, an imperial ultramarine blue, is after a profile bust of Rubright. The head of Andrew Jackson, on the two-cent stamp, in vermilion, is from a bust of Hiram Powers. The Washington head on the green three-cent stamp is after Houdon's celebrated bust. The head on the five-cent blue stamp is that of Zachary Taylor. The Lincoln profile, in red, on the six-cent stamp, is after a bust by Volk. The seven-cent stamp in

vermilion, gives the head of Stanton after a photograph. The head of Jefferson on the ten-cent stamp, in chocolate, is drawn from a life-size statue by Hiram Powers. The portrait of Henry Clay, in neutral purple, on the twelve-cent stamp, is after a bust by Hart. The head of Webster on the fifteen-cent stamp, in orange, is after the Clevinger bust. The portrait of General Scott on the twenty-four-cent stamp, in purple, is after a bust by Coffee. The head of Hamilton on the thirty-cent stamp, in black, is after the Cerrachi bust; and the portrait of Commodore Oliver Hazard Perry, in carmine, on the ninety-cent stamp, is after Wolcott's statue. The style in which these adhesive stamps are printed, and the clearness of outline of the several portraits, as well as the artistic excellence of the engraving, reflects credit on the head of the post-office department, Mr. Cresswell, on whose authority they were executed. The seven, twelve, and twenty-four cent stamps have been retired from use. On the new five-cent stamp is a portrait of Garfield, from the photograph of which the queen had a copy, and which was approved by Mrs. Garfield.—*Boston Transcript*.

INCOMBUSTIBLE PAPER.

[TO BE WRITTEN IN THE ADVANCED CORRESPONDING STYLE.]

Mr. G. Meyer, at a recent meeting of the Society d'Encouragement, exhibited a new paste combination designed for the manufacture of incombustible cardboard or paper of all sorts and shades. The inventor did not wish to make known at the time the chemical composition of this paste, and also of a new ink exhibited with it, as the patents that he had applied for in Germany and America had not yet been obtained. He made known the fact, nevertheless, that asbestos was the principal thing employed in the manufacture of his incombustible paper.

He presented specimens of writing, printing, engraving, etc., made with his inks of different colors, and also a water color drawing that had been submitted to the fiery ordeal of the potter's furnace. The painting had preserved all its brilliancy and the paper its flexibility. By request the inventor for a few minutes exposed to a gas flame a sheet of his paper upon which he had written with ink of his composition. Neither the ink nor the paper was changed. In order to demonstrate by a most conclusive test how great a heat the paper and ink were capable of withstanding, Mr. Meyer then placed a lithograph, fifteen by sixteen centimeters, between the two layers of glass in a state of fusion. On removal the paper was found to have completely resisted the action of the heat, and the engraving to have preserved all its sharpness.

An ingenious mechanic of Jamestown, N. Y., has completed a perfect locomotive, said to be the smallest in [the] world, being only 81-2 inches long. The pumps throw a drop of water per stroke. The engine weighs 11-2 pounds, and the tender two pounds and one half ounce; 385 screws were required to put the parts together, and the mechanic was at work on it at intervals for eight years.—*Cotton, Wool, and Iron*.

Graham has exhausted and revolutionized the science of shorthand writing, and there is no question that his system will in time supersede all others. The study of phonography is no child's play, and the young man or boy who wishes to excel as a shorthand writer must make up his mind that it is a profession that demands just as hard work and as many sacrifices as any of the other professions.—*J. T. Reifsnider, in the Albany Argus*.

Ahazen, an Arabian, about 1000 A. D., first taught the present theory of vision, and explained why we see but one picture of an object with two eyes. He also discovered the refraction of light, and explained the magnifying effect of convex lenses.

The Camera Obscura, now used by photographers, was first made by Baptiste Porta, a boy fifteen years of age. He published an account of his invention in "Magia Naturalis," 1560.

LADY OF THE LAKE.

For the assistance of very recent beginners in Phonography, there is given the following Key to the engraved plates of the Lady of the Lake that appear in this number of the JOURNAL.

KEY TO P. 128.

A stranger to respect or fear,
In peace a chaser of the deer,
In host a hardy mutineer,
But still the boldest of the crew,
When deed of danger was to do.
He grieved that day their games cut short,
And marr'd the dicer's brawling sport,
And shouted loud, "Renew the bowl!
And, while a merry catch I troll,
Let each the buxom chorus bear,
Like brethren of the brand and spear."

V.

SOLDIER'S SONG.

Our vicar still preaches that Peter and Poule
Laid a swinging long curse on the bonny brown bowl,
That there's wrath and despair in the jolly black jack,
And the seven deadly sins in a flagon of sack;
Yet whoop, Barnaby! off with the liquor,
Drink upsees out, and a fig for the vicar!

Our vicar he calls it damnation to sip
The ripe ruddy dew of a woman's dear lip,
Says that Beelzebub lurks in her kerchief so sly,
And Apollyon shoots darts from her merry black eye;
Yet whoop, Jack! kiss Gillian the quicker,
Till she bloom like a rose, and a fig for the vicar!

Our vicar thus preaches—and why should he not?
For the dues of his cure are the placket and plot;
And 't is right of his office poor laymen to lurch,
Who infringe the domains of our good Mother-Church.
Yet whoop, bully-boys! off with your liquor,
Sweet Marjorie's the word, and a fig for the vicar!

VI.

The warder's challenge heard without,
Stay'd in mid-roar the merry shout.

P. 129.

A soldier to the portal went,—
"Here is old Bertram, sirs, of Ghent;
And,—beat for jubilee the drum!
A maid and minstrel with him come."
Bertram, a Fleming, gray and scarr'd,
Was entering now the Court of Guard,
A harper with him, and, in plaid
All muffled close, a mountain maid,
Who backward shrunk to 'scape the view
Of the loose scene and boisterous crew.
"What news?" they roared:—"I only know,
From noon till eve we fought with foe,
As wild and as untamable,
As the rude mountains where they dwell.
On both sides store of blood is lost,
Nor much success can either boast."
"But whence thy captives, friend? such spoil
As theirs must needs reward thy toil
Old dost thou wax, and wars grow sharp;
Thou now hast glee-maiden and harp,
Get thee an ape, and trudge the land,
The leader of a juggler band."

VII.

"No, comrade;—no such fortune mine.
After the fight, these sought our line,
That aged harper and the girl,

And, having audience of the Earl,
Mar bade I should purvey them steed,
And bring them hitherward with speed.
Forbear your mirth and rude alarm,
For none shall do them shame or harm."
"Hear ye his boast!" cried John of Brent,
Ever to strife and jangling bent;
"Shall he strike doe beside our lodge,
And yet the jealous niggard grudge
To pay the forester his fee?

P. 130.

I'll have my share howe'er it be,
Despite of Moray, Mar, or thee."
Bertram his forward step withstood;
And, burning in his vengeful mood,
Old Allan, though unfit for strife,
Laid hand upon his dagger-knife;
But Ellen boldly stepp'd between,
And dropped at once the tartan screen:—
So, from his morning cloud, appears
The sun of May, through summer tears.
The savage soldiery, amazed,
As on descended angel gazed;
Even hardy Brent, abash'd and tamed,
Stood half admiring, half ashamed.

VIII.

Boldly she spoke,—“Soldiers, attend!
My father was the soldier's friend;
Cheer'd him in camp, in marches led,
And with him in the battle bled.
Not from the valiant or the strong,
Should exile's daughter suffer wrong.”
Answer'd De Brent, most forward still
In every feat of good or ill,—
“I shame me of the part I play'd;
And thou an outlaw's child, poor maid!
An outlaw I by Forest laws,
And merry Needwood knows the cause.
Poor Rose—if Rose be living now,”—
He wiped his iron eye and brow,—
“Must bear such age, I think, as thou.—
Hear ye, my mates;—I go to call
The Captain of our watch to hall:
There lies my halberd on the floor;
And he that steps my halberd o'er,
To do the maid injurious part,
My shaft shall quiver in his heart!—

P. 131.

Beware loose speech, or jesting rough:
Ye all know John de Brent. Enough.”

IX.

Their Captain came, a gallant young,—
(Of Tullibardine's house he sprung,)
Nor wore he yet the spurs of knight:
Gay was his mien, his humor light,
And, though by courtesy controll'd,
Forward his speech, his bearing bold.
The high-born maiden ill could brook
The scanning of his curious look
And dauntless eye;—and yet, in sooth,
Young Lewis was a generous youth;
But Ellen's lovely face and mien,
Ill-suited to the garb and scene,
Might lightly bear construction strange,
And give loose fancy scope to range.
“Welcome to Stirling towers, fair maid!
Come ye to seek a champion's aid,
On palfrey white, with harper hoar,
Like errant damosel of yore?
Does thy high quest a knight require,

Or may the venture suit a squire?"
 Her dark eye flash'd;—she paused and sigh'd,—
 "Oh what have I to do with pride!—
 Through scenes of sorrow, shame, and strife,
 A suppliant for a father's life,
 I crave an audience of the King.
 Behold, to back my suit, a ring,
 The royal pledge of grateful claims,
 Given by the Monarch to Fitz-James."

X.

The signet-ring young Lewis took,
 With deep respect and alter'd look;
 And said,—“This ring our duties own;
 And pardon, if, to worth unknown,

P. 132.

In semblance mean obscurely veil'd,
 Lady, in aught my folly fail'd.
 Soon as the day flings wide his gates,
 The King shall know what suitor waits.
 Please you, meanwhile, in fitting bower
 Repose you till his waking hour;
 Female attendance shall obey
 Your hest, for service or array.
 Permit I marshal you the way.”
 But, ere she follow'd, with the grace
 And open bounty of her race,
 She bade her slender purse be shared
 Among the soldiers of the guard.
 The rest with thanks their guerdon took;
 But Brent, with sly and awkward look,
 On the reluctant maiden's hold
 Forced bluntly back the proffer'd gold.
 “Forgive a haughty English heart;
 And oh, forget its ruder part!
 The vacant purse shall be my share,
 Which in my barret-cap I'll bear,
 Perchance, in jeopardy of war,
 Where gayer crests may keep afar.”—
 With thanks,—’t was all she could,—the maid
 His rugged courtesy repaid.

XI.

When Ellen forth with Lewis went,
 Allan made suit to John of Brent.—
 “My lady safe, oh let your grace
 Give me to see my master's face!
 His minstrel I,—to share his doom,
 Bound from the cradle to the tomb.
 Tenth in descent, since first my sires
 Waked for his noble house their lyres,
 Nor one of all the race was known
 But prized its weal above their own.

P. 133.

With the Chief's birth begins our care;
 Our harp must soothe the infant heir,
 Teach the youth tales of fight, and grace
 His earliest feats of field or chase;
 In peace, in war, our rank we keep,
 We cheer his board, we soothe his sleep,
 Nor leave him till we pour our verse,—
 A doleful tribute!—o'er his hearse.
 Then let me share his captive lot;
 It is my right—deny it not!”—
 “Little we reck,” said John of Brent,
 “We Southern men of long descent;
 Nor wot we how a name—a word—
 Makes clansmen vassals to a lord;
 Yet kind my noble landlord's part,—
 God bless the house of Beaudesert!
 And, but I loved to drive the deer,

More than to guide the laboring steer,
 I had not dwelt an outcast here.
 Come, good old Minstrel, follow me;
 Thy Lord and Chieftain shalt thou see.”

XII.

Then from a rusted iron hook,
 A bunch of ponderous keys he took,
 Lighted a torch, and Allan led
 Through grated arch and passage dread.
 Portals they pass'd, where, deep within,
 Spoke prisoner's moan, and fetter's din;
 Through rugged vaults, where, loosely stored,
 Lay wheel, and axe, and headsman's sword,
 And many a hideous engine grim,
 For wrenching joint and crushing limb,
 By artists form'd, who deem'd it shame
 And sin to give their work a name.
 They halted at a low-brow'd porch,
 And Brent to Allan gave the torch,

A LITERARY PRODUCTION.

OR A COLLECTION OF WORDS WITH *t-i-o-n* FOR THEIR TERMINATION, PREFACED

WITH THE FOLLOWING DEDICATION:

Having become an octogenarian, on the verge of superannuation and having a gentle admonition of my incapacitation for physical exertion, but in my early education having made the acquisition of a disposition averse to inaction, without the least ambition or aspiration for distinction, personal aggrandizement, or pecuniary remuneration, but for the sole purpose of having some mental occupation, and for my own satisfaction and gratification, I conceived the notion of the direction of my attention to the collection, classification, combination, congregation, and concentration of words in the English vocabulary with *t i o n* for their termination.

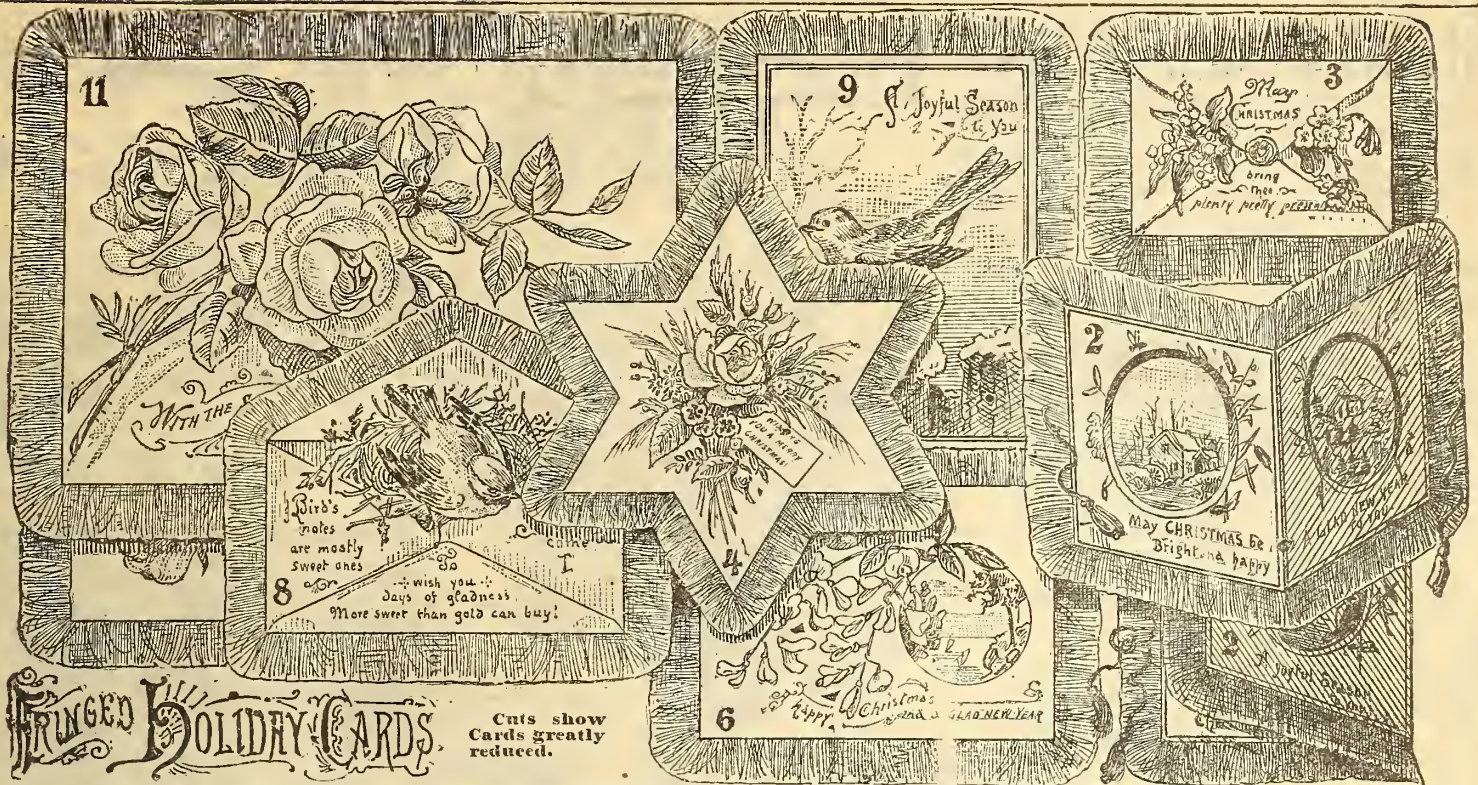
With this explanation of my intention, I commenced operation, with no conception of the vexation, and long and close application necessary for its completion; but possessing an innate obduracy against the prevention of, or the frustration in, any laudable vocation, I persevered in my investigation against strong opposition, frequent interruption, and with excessive fatigue, till I brought the subject in contemplation to a successful consummation.

Finding the enumeration of *t i o n* as a termination far exceeding my anticipation, expectation, or calculation, I felt an inclination to submit for publication, even at the risk of my reputation, my singular and unique production, for the information, instruction, and edification of the rising generation.

After the formation of a determination in favor of its publication, it became a matter of necessitation, in confirmation to a prevailing custom in every new literary composition, to preface my publication, as an introduction with a dedication, to some distinguished friend or relation.

It then became a grave question to what distant or near relation I could make this donation, before consultation, and avoid the causation of disaffection, disapprobation, and perhaps reprobation. After long cogitation, much consultation, and serious reflection, I could bring to my recollection and recognition, but one distant relation in all creation, who, in my estimation, would entertain a full appreciation of this demonstration of my affection,

Therefore, without further circumlocution, in consideration and commemoration of the frequent repetition, exclamation, vociferation, and apt application of *t i o n* by my distant relation, L. B. C., in her daily conversation, when objects offensive come in contact with her degustation, olfactory, or other acute sensation, I can have no hesitation, and I feel under great obligation, and it affords me much satisfaction and gratification to honor her with the donation of this dedication of the following laborious compilation, trusting it will meet her approbation and highest commemoration. Hoping that a perusal of this production will engage her attention, afford her instruction, excite her animation, elicit her admiration, produce exhilaration, and occasionally a burst of cachination, I am as ever, without affectation, her sincere friend and affectionate relation—*Horace Chase, in Notes and Queries.*



DOUBLE FRINGED HOLIDAY CARDS.

Double Fringed and Book Cards for Holidays of 1884. This elegant class of Holiday gifts at incomparably low prices. All these goods are fringed with lovely shades of silk fringe; each is perfumed and put up singly in white envelope, with double protector, etc. The books being provided with the usual silk cord and tassels.

DOUBLE FRINGED CARDS.

Consisting of two cards put back to back, with beautiful silk fringe all around. (See illustrations above; also see cuts of these cards without fringe, on pages 8 and 9.)

- No. 2. Winter Scenes (see page 8). 3½c. each; ten or more, 3c. each.
- No. 3. Floral Letter (see page 8). 4½c. each; ten or more, 4c. each.
- No. 5. Birch Back-Ground Card. 5½c. each; ten or more, 5c. each.
- No. 6. Combination Floral. 6½c. each; ten or more, 6c. each.
- No. 4. Christmas Star. 7c. each; ten or more, 6½c. each.
- No. 7. Birds. 10c. each; ten or more, 9c. each.
- No. 8. Exquisite Letter. 12c. each; ten or more, 11c. each.
- No. 10. Floral Grand. 15c. each; ten or more, 13½c. each.
- No. 11. Floral Imperial. 20c. each; ten or more, 18c. each.
- No. 9. Charm Card, with frosted effect, loop fringe. 22c. each; ten or more, 20c. each.
- No. 12. French Photos. Elegant loop fringe. 25c. each; ten or more, 23c. each.

BOOKS.

Consist of four cards put together so as to open like a book or folder, being furnished with two silk cords and tassels, and fringed all around. (See No 2 in cuts above.)

- No. 2. Winter Scenes (see page 8). 7c. each; ten or more, 6c. each.
- No. 3. Floral Letter (see page 8). 9c. each; ten or more, 8c. each.
- No. 5. Birch Back-Ground Card. 11c. each; ten or more, 10c. each.
- No. 6. Combination Floral. 13c. each; ten or more, 12c. each.
- No. 7. Birds. 20c. each; ten or more, 18c. each.
- No. 8. Exquisite Letter. 24c. each; ten or more, 22c. each.
- No. 10. Floral Grand. 30c. each; ten or more, 27c. each.
- No. 11. Floral Imperial. 40c. each; ten or more, 36c. each.
- No. 9. Charm Card, with loop fringe. 44c. each; ten or more, 40c. each.
- No. 12. French Photos. Elegant loop fringe. 50c. each; ten or more, 46c. each.

CHRISTMAS NOVELTIES.



HOLIDAY PLATE

Pretty white plate card embossed to look like plate, with parts in border or rim of plate cut through to make it especially handsome. Floral design, very tasty indeed.

Price, ten or more, 2½c. each; twenty-five or more, 2c. each.



HOLIDAY OPEN LETTER.

Beautiful embossed Open Letter with envelope attached, richly ornamented with floral display, etc.

Price, ten or more, 3 cents each; twenty or more, 2½ cents each.



SATIN PIECES.

Beautiful special gifts for superintendent, pastor, teacher, etc. We furnish three selections.

Style 1. Colored Satin Pillow Piece, with white fringe, face, and artificial Pansy ornament; gilt border holiday card in corner (see cut). Put up in strong white protection box.

Price 38 cents each, postpaid.

Style 2. Cross Piece. Consists of double beveled gilt edge cross of tinted board, with floral decoration in water colors (hand painted); holiday motto; fringed with long white silk fringe and silk cord. Put up in fine white envelope with double protector. Length, nine inches.

Price 68 cents, postpaid.

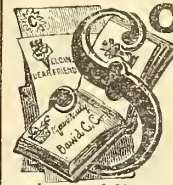
Style 3. Silk Plush Palette. Palette of colored silk plush, with handsome artificial Lilies-of-the-Valley, Primroses, and Forget-me-nots; with gilt edge holiday card in center (see cut). Put up in strong white protection box. This is a lovely piece. Price 88 cents, postpaid.



CHRISTMAS HORSESHOE.

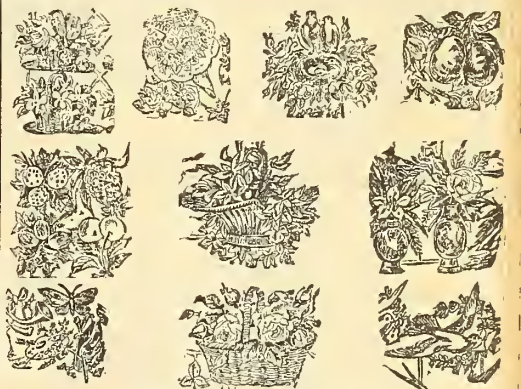
Horseshoe chromo, with motto "A Merry Christmas, and a Happy New Year." Size, 7½x5½ inches. Floral design, lithographed in seventeen oil colors and varnished. Each chromo put up in a separate envelope of strong manilla paper (saving wrapping), with words "A Merry Christmas," and blanks for name, class number, and name of teacher printed on front of envelope, making them very convenient to use as school gifts.

I was much surprised on receipt of Horseshoes. We did not expect such beautiful goods for the low price asked.



CRAP PICTURES.

To put in candy bags, surprise nuts, gift books, etc.; to add another Christmas present for the little ones with little additional expense; consists of sheets of beautifully printed cards, embossed, and all but the colored parts cut away (except little strips to fasten the cards of a sheet together). When cut apart they make so many pretty cards. Put up in packages of 50, assorted.



PRICE.—15 cents per package; three packages for 40 cents; six packages for 75 cents.



CHARM Christmas Cards.

Beautiful imported holiday cards with frosted work, brilliant effect, new idea. Two kinds, each with long silk fringe. Price, small size, cards, 3½x3½, 15c. each. Large cards, 4½x4½, 30c. each, postpaid; less than half the usual prices.



MINIATURE DOLLS.

For "surprise nuts," small China dolls ½ inch long, for filling in English walnuts, extracting the meat, sealing the shell with glue, to put in Christmas bags or boxes for the little ones.

Price—twenty or more, 1 cent each, postpaid. Sample, 2 cts.



Satin Cards.

Satin Holiday Cards, something new. Cards for the Holidays, lithographed on white satin, gilt edges, with long silk fringe. Imported goods, just out.

HOLIDAY CARDS. HALF THE USUAL PRICES.

Illustrations show cards full size. Cards choicest selections, beautifully executed in many colors. Each card in four designs and put in packages of four (one each design). Mottoes with reference to general use.

Embossing consists of stamping up certain portions of card to give a life-like appearance.

Double Fringed Cards consist of two cards put back to back, the beautiful silk fringe all around (See page 7; for prices see page 6.) **Books** consist of four cards put together so as to open like a book or folder, being furnished with two silk cords and tassels, and fringed all around. (See illustrations on page 7.)

All "double fringed" cards and "books" are perfumed and put up in pretty white envelopes with card board protectors, etc.

POSTAGE.—Our prices in all cases include postage.

SAMPLE PACKAGES.

- | | |
|---|--------------------|
| PACK A. Containing cards from Nos. 1 to 5 inclusive. | Price, 6c. |
| PACK B. Containing cards from Nos. 6 to 8 inclusive. | Price, 8c. |
| PACK C. Containing cards from Nos. 9 to 12 inclusive. | Price, 24c. |
| PACK D. Containing one each kind on catalogue (1 to 12). | Price, 35c. |
- Three or more assorted samples of Double Fringed Cards and Books regular rates.

HUNDRED RATES to schools and clubbing orders.

Please notice particularly the special rates quoted in lots of ten or more packs on cheaper grades, and five or more packs on higher priced. Assorted orders which aggregate ten or more packs in all will be received at these prices.

Fringed and Books.—For hundred rate prices on these see page under heading of "Fringed Cards."

What Last Season's Customers Say.

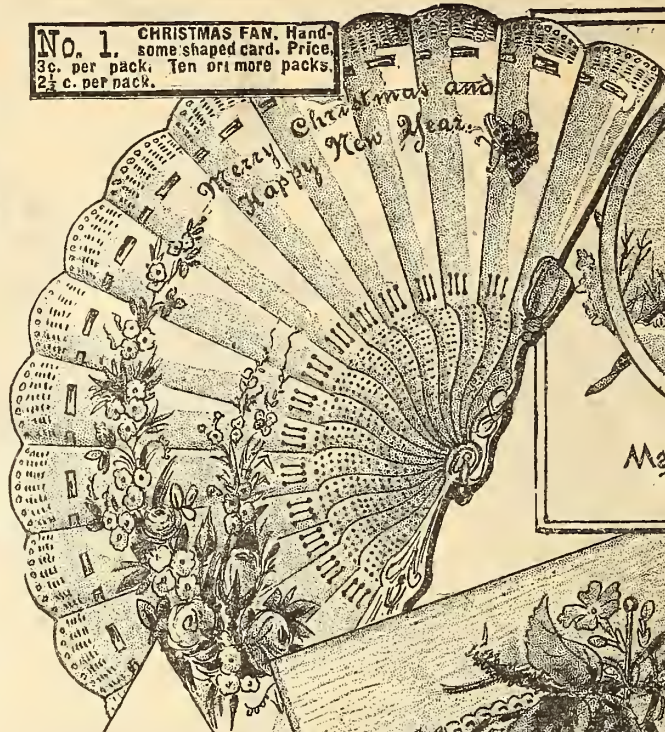
Your Christmas cards were a wonder of cheapness and beauty everything came promptly, and was very satisfactory.—C. W. Cragin, Auburn, Mass.

Your Holiday cards were beautiful beyond description, and remarkably cheap.—Mrs. John Cowy, Madison, Wis.

Your goods gave universal satisfaction, and our experience would commend you to schools everywhere.—J. S. Kilburn, Secretary and Treasurer Wyckoff Union Sunday-school, Wyckoff, Minn.

Your cards were very pretty and cheap. Everybody was surprised at the low price of them.—M. C. Fritz, Central Falls, R. I.

No. 1. CHRISTMAS FAN. Hand-some shaped card. Price, 3c. per pack. Ten or more packs, 2½ c. per pack.



No. 2. WINTER SCENES. New style square card. Price, 4c. per pack. Ten or more packs, 3½ c. per pack. **DOUBLE FRINGED, 3½ c. each. BOOKS, 1c. each.**

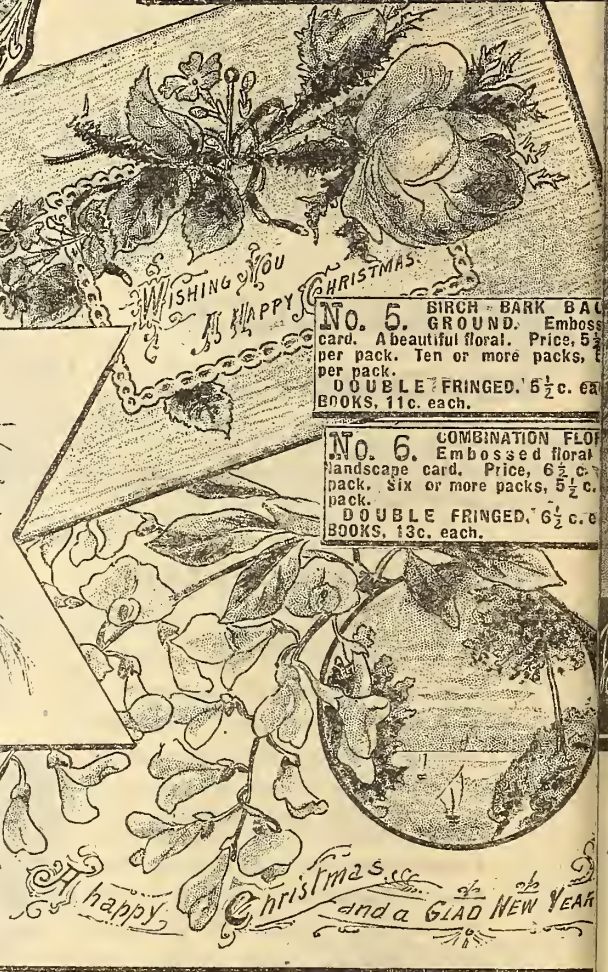
May CHRISTMAS be Bright and happy.



No. 3. FLORAL LEAF. Embossed holiday card ever offered. Price, 5c. per pack. Ten or more packs, 4½ c. per pack. **DOUBLE FRINGED, 4½ c. each. BOOKS, 9c. each.**



No. 4. CHRISTMAS STAR. Shaped card. Elegant design. Price, 6c. per pack. Ten or more packs, 4½ c. per pack. **DOUBLE FRINGED, 7c. each.**



No. 5. BIRCH-BARK BAG. Embossed card. A beautiful floral. Price, 5½ c. per pack. Ten or more packs, 4½ c. per pack. **DOUBLE FRINGED, 5½ c. each. BOOKS, 11c. each.**

No. 6. COMBINATION FLORAL. Embossed floral landscape card. Price, 6½ c. per pack. Six or more packs, 5½ c. per pack. **DOUBLE FRINGED, 6½ c. each. BOOKS, 13c. each.**



No. 7. BIRD. Exquisite embossed card. Price, 10c. per pack. Ten or more packs, 9c. per pack. **DOUBLE FRINGED, 10c. each. BOOKS, 20c. each.**



See page

No. 12. FRENCH PHOTOS. Photographing in colors—like acme of art. Price, 48c. per pack. Five or more packs, 42c. per pack.
DOUBLE FRINGED, 25c. each.
BOOKS, 50c. each.

A Joyful Season to You!

No. 9. CHARM HOLIDAY CARD. Beautiful card, with frosted work; brilliant effect. Price, 24c. per pack. Five or more packs, 20c. per pack.
DOUBLE FRINGED, 22c. each.
BOOKS, 44c. each.

No. 11. FLORAL IMPERIAL. Embossed floral card. Price, 14c. per pack. Five or more packs, 12c. per pack.
DOUBLE FRINGED (extra loop), 20c. each.
BOOKS, 40c. each.

No. 10. FLORAL GRAND. Large embossed floral. Price, 12c. per pack. Five or more packs, 10½c. each.
DOUBLE FRINGED, 15c. each.
BOOKS, 30c. each.

No. 8. EXQUISITE CHRISTMAS LETTER. A magnificent embossed card. Price, 12c. per pack. Five or more packs, 10½c. per pack.



WITH THE SEASONS GREETING.



Birds notes and mostly sweet ones
So, in a note, come to wish you



BASKET FILLERS

Pretty white braided wood baskets, chromo on side of each, trimmed top and bottom with fancy colored cloth, self-closing cover. Intended as candy bags, also in itself a lovely Christmas gift.

The Basket Fillers were superior to any thing I have ever seen for the purpose. They are beautiful, cheap, strong, and convenient. Y. BUCKMAN

No. 1. No. 2. WHITEIDE, Supt., Columbus, Ga.

The Fillers were wonderfully, pretty, and cheap. VIVA M. GRAHAM, Winchester, Va.

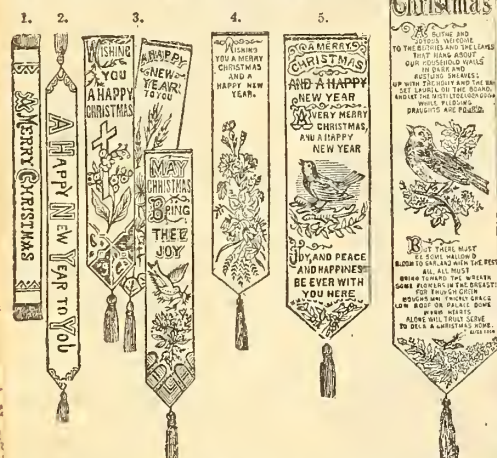
The Basket Fillers were all that you recommended, and even more. F. C. MAXSON, Summerville, Mo.

Prices.—No. 1 (large size), 6½ inches long, including cover, when open 5½ when closed (half pound size); lots of six or more, 5½ cents each; lots of twenty or more, 5 cents each, postpaid.

No. 2 (small size), 5½ inches long, including cover, when open, 3½ inches when closed; (quarter pound size); lots of six or more, 4½ cents each; lots of twenty or more, 4 cents each, postpaid.

Samples.—Large size, 7 cents; small size, 6 cents. Sample of each, 12 cents, postpaid.

HOLIDAY BOOK MARKS.



Puresilk woven Book Marks with appropriate holiday mottoes, manufactured by Stevens & Sons London, England. Highest prize medal and diplomas awarded. New Patterns for the holidays, 1893.

Our sales last season on these goods were more than four times our importations. For this season we have imported a much larger stock, and feel sure of our ability to supply all demands.

Your Book Marks gave entire satisfaction, unique in design, and pretty in their make-up, and very cheap. Indeed, am at a loss to know how you can make such low figures.

M. DICKIE, Richmond, Va.

The Book Marks were perfect beauties.

NELLIE A. MEAD, Unadilla, N. Y.

Your Book Marks are beautiful. I have never seen anything of the kind that was admired so much.

MRS. C. T. BAYNE, Sandersville, Ga.

5c. No. 1. Size, 6½ inches. Red, blue, green black, and purple ground, with very pretty lettering interwoven in gold and green, or gold and red; fringed both ends. Two kinds, "A Merry Christmas," and "A Happy New Year." Price, lots of 3 or more, 5c. each, postpaid.

10c. No. 2. Size, 8½ inches. Red, blue, black, and purple silk ground, with very pretty lettering interwoven in gold, red, green, and blue; tasseled both ends. Two styles, "A Happy New Year to You," and "A Merry Christmas to You." Price, lots of 2 or more, 10c. each.

15c. No. 3. Size, 6½x1½ inches. Red, white, purple, and black silk ground, with lettering and floral display interwoven in gold, red, green and white; gilt or red tassel; a very beautiful thing. Twelve kinds—six Christmas and six New Year. (We send assorted, or if desired, will send either New Year only or Christmas only.) These are a lovely class or school gifts. Price, lots of 2 or more, 15c. each.

20c. No. 4. Size, 6½x1½. Rich black ground, lettering in gold, floral display in gold, silver, purple, red and green beautifully interwoven, gold tassel—a rich piece. Price, lots of 2 or more, 20c. each.

28c. No. 5. Size, 7½x1½. Lovely white ground, gold, silver, red, purple, green, blue and brown silk interwoven in lettering and picture; shows robin redbreast on a sprig of holly; red tassel. Price, 1 or more, 28c. each.

46c. No. 6. Size, 10½x2½. Lovely white ground, beautifully worked border and lettering in many colors, lovely sprig of holly with bird in gay plumage, gold, silver, red, blue, brown and purple; gold tassel. Price, 1 or more, 46c. each.

Prices in all cases include postage.

SAMPLES.—One each of 1 and 2, 16c.; one each of 3 and 4, 35c. Other styles, single samples, at regular rates quoted.

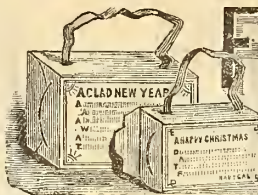
All are sent postpaid at these prices.

Hundred Rates on Holiday Book Marks.

For School or Teachers' Clubbing Orders.

Each.

Each.



FOLDING BOXES.

For holding candy, nuts, etc. Made of strong bright red and blue cardboard. Fold up for shipping, easily and quickly put together. Each box with colored tape handle. "A Merry Christmas," and verse of Christmas hymn printed on one side and "Happy New Year," and New Year's

hymn on the other side. Printing done in gold, and very neat. The Folding Boxes gave a great deal of pleasure. It was a new departure greatly enjoyed by the school.

MRS. C. P. DYER, Hudson, Wis.

The Folding Boxes proved very convenient and pretty. We shall try them again next season.

G. W. CHASE, Warnerville, N. Y.

The Folding Boxes were a great success with our school.

G. W. W. SMITH, Supt., Pittsfield, Mass.

The children were delighted with the Folding Boxes. All our goods have pleased us. J. T. BUCANAN, Pierce City, Mo.

No. 1. Holds one quarter pound of candy. Price.—In lots of six or more, 1½ cents each; lots of twenty or more, 1 cent each, postpaid.

No. 2. Holds half pound of candy. Price.—In lots of six or more, 1½ cents each; lots of twenty or more, 1½ cents each, postpaid.

We recommend especially the half pound size as giving more room. Sample of each, 3 cents., all postpaid.

FRAMED CHROMOS.

Only \$3.00 Per Hundred, Postpaid.—Imitation frames. New and beautiful, inexpensive and pleasing. The pictures, with frame, mounted, are each 9x11 inches. The frame is of tinted cardboard, stamped or printed as shown in cut on the left. The picture being mounted therein and varnished (without glass), hung on the wall, presents the appearance of a framed picture. The frame is new, our own production, with Holiday lettering, making it especially appropriate for the season.

Was much pleased with the chromos; the birds and flowers exceeded my expectations.

MERTIE CLARK, Toogan, N. Y.

Your chromos gave general satisfaction among the children.

J. W. WINTER, M. D., Lower Merion, Pa.

The chromos have been very much admired. I think the price very low for the beauty of the pictures.

Mrs. H. R. JONES, South Pueblo, Colo.

Chromos ordered of you were highly appreciated by the scholars who received them.

BENJ. VAN DRULLER, Franklin, Ohio.

I was very much pleased with the chromos; thought them the best for the money that I had ever purchased.

Mrs. GRACE HART, Grafton, Ohio.

We furnish twenty-seven kinds: eight Landscapes, four New Departure Landscapes, four Birds, five Flowers, two Fruits, two black-ground Crosses, two black-ground Mottoes; all are choice, and sure to please. Cuts below show specimens in each variety.

PRICE.—Six or more, 3½ cents each; Twenty or more, 3 cents each, postpaid.

SAMPLES.—Single sample, 4 cents; six, assorted, for 21 cents.

EVERY HUNDRED is sent out assorted. This is much better than if a limited selection were made, as it prevents many of one kind going into one school, which would make them seem common and tame. If desired, however, we will send any kind you may select, where order comes in early. Every dozen chromos contains but one of a kind, covering all classes, unless otherwise ordered.

ADVERTISE THE SCHOOL. A suitable place is left on each frame for printing in the card of the Sunday-school, thus making them a still more appropriate holiday present, and one better appreciated, and also a means of advertising the school in a tasty and lasting way. The following will serve as a style of card.

Grace Sunday School.

Cor. South and Jackson Streets.

Session 12 m.

DAVID C. COOK, Supt.

P. S.—We do not print cards on chromo frames.

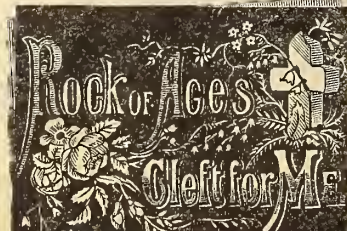


Landscapes (eight subjects).



Flowers (five subjects).

New Departure Landscapes (four subjects).



SCIENTIFIC MISCELLANY

TO BE WRITTEN IN THE CORRESPONDING STYLE.

An-account, by Prof. G. W. Kraft, of an ice palace built at St. Petersburg in 1840 contains the remarkable statement that an-ice cannon was-also made from-which, with-a charge of-a quarter of-a pound of powder, a-bullet was driven through a-plank two inches thick at a-distance of fifty paces.

Mons. Macagne, to test-the influence of atmospheric electricity upon grapevines, has caused an-electric current to pass through sixteen feet of vine from April to September. The wood of the branches thus experimented upon was found to contain less potash and-other mineral matters than-the rest of the vine, but the leaves had an-excess of potash in-the form of bitartrate; the grapes from-the electrized branches furnished more must, contained a-greater proportion of glucose, and-were less acid than other grapes.

A-Swan electric lamp "not larger-[tha]n a-bean" is employed by Mr. J. B. Payne in several forms of apparatus for illuminat-ing-the interior of the body. An-exhibition of the instruments was-made at a-late meeting of the Northumberland and-Durham Medical Society, of England.

In ancient Egypt the tax-collector's receipts were inscribed on fragments of broken crockery. From-the British Museum collection of-these queer documents—which have-been found in large numbers—a-series of translations has-been-made by Dr. Birch, showing-the tax in Egypt under-the early Cæsars.

Prof. W. A. Rogers has recorded-the curious discovery that-the microscope may fail to show lines or errors in ruled lines which-may-be detected with-the unaided eye.

Japan contains, according to Prof. Jules Marcou, 131 volcanoes, of-which 48 are active. The active volcanoes are most numerous between-the 138th and-the 140th degree of east longitude and-the 32 and-the 38th parallel of latitude. It-is therefore considered by no means strange that Tokio, located within these limits, should-have experienced 377 earthquake shocks in-the five years from 1876 to 1881.

Telegraphic communication being now established between all-the Australian colonies, it-is proposed to issue at Melbourne a-daily weather chart, showing atmospheric conditions at nine A. M., and-venturing predictions-for following day, especially when cyclone disturbances appear near-the coast. These storms usually come from-the southern Indian Ocean, and travel east or north-east, sometimes running ashore and-sometimes passing south of Tasmania. Warnings of the approach of the storms are sent by cable to New Zealand, as they seldom fail to reach that region, taking from two to three days for-the passage from Australia.

Dr. W. Soper has recommended a-mixture of equal parts of glycerine and-castor oil, slightly flavored with oil of

almonds or lemon, as-an agreeable substitute for castor oil. To insure-the ready mixing of the two liquids the castor oil should-be very gradually poured into-the glycerine while-the latter is being well stirred. Dr. Soper pronounces a-teaspoonful of this mixture an-effective dose.

A-record of American earthquakes in 1882, prepared by Prof. C. G. Rockwood, Jr., includes seventy-two items, of-which thirteen are given as doubtful. The seventy-two earthquakes are classified geographically as follows: Canada, six; New-England, five, three being doubtful; Atlantic States, six, four being doubtful; Mississippi Valley, eleven, two being doubtful; Pacific Coast, nineteen, three being doubtful; Mexico and Central America, eighteen; Venezuela, one; West Indies, five, one being doubtful, Peru, one.

The discovery is reported of large and-very rich deposits of petroleum in-the upper provinces of the Argentine Republic. One of the deposits, in-the province of Jujuy, consists of-a lake of about eighty-eight acres in area, and-of unknown depth, which-is covered with asphalte. The liquid itself is rather thick, of-a black color, and-is said to-be free from disagreeable odor.

The exploring expedition soon to start for Greenland under-the command of Baron Nordenskjöld is to-have in-its outfit a-flying or air-sailing machine, which-is-now being constructed in Sweden at the expense of Dr. Oscar Dickson. It-is to-be presumed that-the idea of carrying such an-apparatus is-an outcome of Commander Cheyne's favorite project of traveling in-the Arctic regions by means of balloons.

Modern medical science is gaining-a foothold in China. Miss Howard, an-American physician, having been called upon to treat-the mother and-the wife of the Chinese Viceroy, Si Hung Chang, has become very famous among aristocratic Chinese ladies, who now flock to consult her. It-is also said that-the Emperor of China has arranged to educate a-number of youths in European medicine and-surgery in Hindostan colleges.

M. Paul has offered a-prize of \$5,000 to the French Academy to find a-cure for diphtheria, competition to-be opened to the world.

Less than a-century ago, on July 13, 1788, France, Belgium, Holland, and-Switzerland were swept by a-cold wave so intense that-the Lake of Geneva was covered with ice three-quarters of-an inch thick. If those countries had been well wooded the disaster, it-is thought, would-not have occurred.

Gordon's new huge dynamo-electric machine has-been tried at East Greenwich, England, and-has proved a-great success. It maintained 1,300 Swan lamps in-a state of incandescence, while but a fraction of-its full power was called into exercise. The inventor believes that only with generators of electricity capable of supplying from 5,000 to 10,000 incandescent lamps at least that the problem of economical electric illumination can-be solved. In-the machine just tried the induced coils remain fixed, while-the electro-magnets revolve.

THE STUDENT'S JOURNAL.

"THE BEST PHONOGRAPHIC JOURNAL IN THE WORLD."

VOL. XII.—FOR 1883.

To Consist of Twelve Monthly Numbers—16 Quarto Pages Each—fully equal to 600 ordinary Book-Pages.

TERMS: For the entire volume \$2; six months, \$1; single number, 20 cents.
CLUBS: Two copies of the volume, each, \$1.50; 3 copies, \$1.20 each; 4 copies, \$1 ea.; 5 copies, 90 cents ea.; 6 copies, 85 cents ea.; 7 copies, 80 cents ea.; 8 copies, 75 cents ea.; and any additional number of copies at the rate of 75 cents each.

THE GREAT OFFER.

FREE.—The STUDENT'S JOURNAL for 1882 will be allowed as additional discount—that is, in effect FREE—to every one sending at one time Ten Dollars or more, to avail himself of TRADE-prices; and also to every one sending Ten or more Dollars at one time for phonographic lessons by mail.

OTHER OFFERS.—The Journal for 1882, with the Hand-Book, \$3.10; with the First Reader and Key, \$3; with the Second Reader, \$2.81; with the Standard-Phonographic Dictionary, \$6; with a Box of Steel Pens (the best for phonographic writing), \$2.50; with two copies of the Synopsis, \$2; with two copies of Brief Longhand, \$2; with two copies of the Little Teacher, \$2; with Music Scale, \$1.50; with 100 Phonographic Envelops, \$1.50.

A SPLENDID OFFER.—The STUDENT'S JOURNAL for 1882 and a Bound volume for 1881, \$3. IN ADDITION, the 1880, or 1879, or 1878, bound JOURNAL, \$1.50 more.

STEREOGRAPHY—

the Publisher's *unrivalled* process of producing phonographic reading—will be employed more and more in the JOURNAL; and will present advanced pages of new Standard-Phonographic works, as fast as they are stereographed.

IMPORTANT FEATURES OF THE JOURNAL.

1. It will give all the important NEWS relating to Shorthand; and by its Discussions, Notes, Answers to Questions, etc., will continue "the most racy, interesting, and instructive shorthand journal the world ever saw."

2. THE REPORTER'S LIST will be continued until completed—several pages each Number—together with the Notes on the same; giving a vast amount of detail instruction as to Word-Signs, Contractions, Phrase-signs, etc., which could not be collected from the whole body of phonographic literature from the beginning up.

3. CORRESPONDENCE will continue a very important feature of the JOURNAL, whose genial chit-chat will interest, instruct, and encourage every reader.

4. PHRASEOGRAPHY—the phonographer's best aid in rapid writing—will continue to be taught by the plan, devised for the 1879 JOURNAL, by printing articles with the words to be joined in phrases united by hyphens, with occasional instruction as to position, etc., by position-figures and nomenclature. Each volume of the JOURNAL contains a vast amount of excellent selections printed in this style, constituting at once a fine volume of useful reading and also a great *Practice-Book* for the phonographer.

5. FAC-SIMILES.—The JOURNAL will continue the important feature it introduced of giving as occasion offers Fac-Similes of Phonographic Notes, with Biographical Sketches and Portraits.

6. The various offers herewith made enable phonographers to avail themselves of the great advantages of the JOURNAL for 1882, at a very trifling expense. Read the Terms and Offers, and choose your mode of getting the JOURNAL very cheaply (if you need to or are not generously determined to pay the whole price)—either by getting up or joining a club, by purchasing the specified books you need for yourself or others, or by getting it (in effect) FREE by sending Ten Dollars or more at one time for books at wholesale rates or for lessons, or both. The JOURNAL is undoubtedly a far better phonographic-student's journal than can be found elsewhere in the world—one that no live phonographer can do without, and which can be obtained at a less price than any other.

*THE NEW EDITION OF THE SYNOPSIS

is now completed. Its *Concise, Progressive, and Unmistakable* presentation of the Corresponding Style is accompanied by a series of nicely-Stereographed "Reading Exercises," *amply illustrating each section of the Text*, and teaching much by the arrangement of the examples. There are also some pages of *connected reading-matter*, some of them accompanied by *Interlinear Translation*. It also contains a finely-arranged and carefully-stereographed Correspondent's List of Word-Signs, CONTRACTIONS, PHRASE-, PREFIX-, and AFFIX-SIGNS. It is retailed at the low price of 50 cents, with a good Discount to the Trade and Phonographic Teachers. In PRICE, in *Clearness and Conciseness of EXPLANATION, Fullness and Clearness of READING EXERCISES, Convenience and Accuracy of LISTS*, and in SYSTEM, it is ENTIRELY BEYOND COMPARISON with any *elementary* phonographic text-book ever published. It is now more than ever *Unjustifiable* to mislead, retard, confuse, and discourage pupils by starting them upon any swindling Imitation of Standard Phonography, as an "introduction to Graham's Hand-Book."

†THE LITTLE TEACHER—New Edition, with stereographed Reading Exercises and Lists, and with Key to the Reading Exercises,—is a "wonderfully condensed and yet a clear presentation of the Standard-Phonographic system;" and is a neat little pocket volume, of interest and value to all grades of phonographers.

*NEW EDITION OF BRIEF LONGHAND.

A new edition of this work is now ready. There has been added a chapter in

PRICE LIST

OF

ANDREW J. GRAHAM'S BOOKS, ETC.

ALPHABETICALLY ARRANGE.

	Retail Price.	Trade Price.
	Ppd.	Ppd.
All about Phonography. No. 27 of the Student's Journal	.02 .03	.02 .03
Brief Longhand	.63 " (f)	.48 "
DICTIONARY (Phonographic), 12 mo	5.00 "	3.50 3.68
" Morocco	7.00 "	5.50 5.70
DICTIONARY (Phonographic), Octavo	6.00 "	4.20 4.46
" Morocco	9.00 "	7.20 7.44
" Leather	8.00 "	6.20 6.43
English Grammar (Synopsis of)	.75 "	.56 "
Envelops: per package	.15 "	.10 .13
Alphabet		
Glance		
Lord's Prayer		
FIRST READER:		
" KEY	.60 1.54	1.13 1.17
" " "	.50 .54	.38 .42
HAND-BOOK, Cloth-bound	1.00 2.10	1.40 1.50
" Marble-edged	2.25 2.35	1.57 1.67
" Morocco	4.00 4.20	3.40 3.50
Lessons by Mail, or Personal, 75 cents each. See "Phonographic Scholarship," below.		
LITTLE TEACHER	.40 "	.28 .29
Music-Scale	.50 "	.38 "
Note Books (Pencil)	.12 "	.10 "
ONDS AND ENDS	.15 "	.56 .62
OUTLINE	.05 "	.03 .04
" per doz.	.36 .38	.36 .38
Paper: Per Quire		
Good Plain Note	.20 "	.15 .17
Triple Line, pen	.25 "	.20 .22
(Evercirculating) Magazine	.10 "	.06 .07
Pencil Note-Books. See "Note Books"		
Phonetic Quarterly	.40 "	.30 .36
Phonetic Spelling Book. Out of Print.		
" Reading Book	.15 "	.10 .11
Popular Use and Benefits [of Phonography]	.15 "	.08 .10
PHONOGRAPHIC SCHOLARSHIP. 24 lessons	18.00	
Phonographic Numerals	.25 "	.18 .19
Practice Books for Phonographic Reporting Students [in Preparation].		
Shorthand and Reporting [By Sumner] New Revised Edition	.10 "	.05 .06
Reporting Cover	.50 .54	.35 .39
SECOND READER	1.75 1.81	1.31 1.37
Steel Pens (12 doz.)	1.50 "	1.00 1.02
One doz.	.15 "	.10 .13
STUDENT'S JOURNAL, Vol. I. (1872) to IV. Bound, each	1.50 1.64	
" " " V. Odd Nos. only; per number	.20 "	
" " " VI; Unbound Set	2.00 "	
" " " Bound	2.50 2.64	
" " " VII "	5.50 2.64	
" " " VIII or IX. Bound	.50 2.64	
" " " X. 1881. "	2.50 2.64	
" " " XI. 1882. Subscription	2.00 *	
SYNOPSIS of Phonography, New and Improved Edition	.50 .54	.35 .39
Triple-Line paper. See "Paper"		
Two Hours' Course. Out of print		
Uses of Phonography. No. 11, Vol. I. Journal	.10 "	.05 .06
Visitor: Vol. I. Out of print		
" " II.	1.25 1.34	.94 1.03
" " III. (Out.)	6.00 6.50	4.50 5.00
" " Morocco (Out.)	9.00 9.50	6.50 7.00
" " IV.	4.00 4.40	3.00 3.40
" " Morocco	7.00 7.40	5.00 5.40
" " V. Odd Nos.	.15 "	.07 .08

The trade-prices are secured by sending me ten dollars at one time, to be drawn out in my publications as the person wants them or can make sale for them; and in many parts of the country, phonographers, by the judicious use of All about Phonography (16 quarto pages) or by regular canvassing, may sell many phonographic books, especially the Hand-Book, Synopsis, and Little Teacher. *Under-selling* will forfeit the privilege of wholesale rates.

* In effect FREE, to every one sending Ten Dollars to secure wholesale rates, or Ten Dollars or more for phonographic lessons. See Circular for various other offers.

† The ditto mark is here used to mean "the same as at the left," i. e., that no charge is made for postage.

‡ THE PHONOGRAPHIC LESSONS, Elementary, or in the Reporting Style, are taken very advantageously by Mail, with some positive advantages over personal instruction (especially as the instruction is written), and without the expenses of travel, and of board in the city. Those who cannot conveniently send for a "course" may take lessons singly, 75 cents each.

For a valuable price-list of books of other publishers, which will be supplied when ordered, see another page of the Journal.

which is presented my "List of Phonographic Word-Forms, Selected for the Use of Longhand Writers." There are also some new exercises illustrative of this Partial Phonography. Let it be remembered that, without learning a new alphabet, the first hour's study of Brief Longhand enables the writer to make an important saving in all writing for his own use, and that many of the longhand contractions may be safely introduced into correspondence. This system should come into general use among longhand writers; and should be preferred to any of the poor systems of shorthand.

USEFUL BOOKS.

FOR SALE BY
ANDREW J. GRAHAM,
744 BROADWAY, NEW YORK.

Books for Colleges, Public Libraries, and Institutions, imported free of duty.
Orders for over ten dollars will be sent "C. O. D." when desired; but for smaller sums, parties will please remit the necessary amount with their order.

We are not responsible for loss of goods sent by mail; but books sent by mail will be wrapped in the safest manner, and books thus sent are hardly ever lost.

Space allows the mention here of only the leading or more popular works. But any books desired by customers will be procured.

Encyclopedias and other Works of Reference.			
Architect's Guide; or, Office and Pocket Companion for Architects, Engineers, etc. By Haskell, Rennie, Rogers, and Thompson. London, 1869.	1 50	Colbert. Astronomy Without a Telescope; being a Guide-Book to the Visible Heavens, with all necessary Maps and Illustrations. By E. Colbert. 1 vol., 4to, 1869.	2 00
Architecture, Encyclopedia of—Historical, Theoretical, and Practical. By Joseph Gwilt, F. S. A. Revised by Papworth. London, 1867.	20 00	Drew. Manual of Astronomy.	1 50
Architecture. An Encyclopedia of Cottage, Farm and Villa Architecture, and Furniture. Illustrated by 2,000 engravings. By J. C. Loudon. 1 vol., 8vo.	15 00	Dunkin. The Midnight Sky. 1 vol., 8vo.	3 00
A Dictionary of Science, Literature and Art. By Brande and Cox. A new edition. 3 vols., 8vo, cloth.	20 00	Loomis. An Introduction to Practical Astronomy, with a Collection of Astronomical Tables. By Elias Loomis, LL.D.	2 00
Encyclopedia Britannica. A new edition, with upwards of 500 engravings on steel and many thousand on wood. 22 vols., 4to, cloth.	125 00	Mitchell's Popular Astronomy.	1 75
— Half Russia gilt, marbled edges.	200 00	— Astronomy of the Bible.	1 75
Encyclopedia of Useful Arts, Mechanical and Chemical; Manufacturers, Mining and Engineering. By C. Tomlinson. 3 vols., 8vo, half morocco.	45 00	Chemistry.	
A Dictionary of Terms in Art. Edited and Illustrated by F. W. Fairholt. 500 engravings on wood. 1 vol., 12mo, cloth. London, 1870.	2 50	Barker. A Text-Book of Elementary Chemistry, Theoretical and Inorganic. By Geo. F. Barker, M.D. 1 vol., 12mo, cloth.	1 75
Cyclopedia Science Simplified. By J. N. Pepper. 8vo., cloth. London, 1869.	4 50	Fownes. Chemistry, including Agricultural Chemistry.	60
A Dictionary of Arts, Manufactures, and Mines. By Andrew Ure, M. D. Edited by Robert Hunt, F. R. S. Greatly enlarged and rewritten. 3 vols., 8vo, cloth. London, 1867.	30 00	— A Manual of Elementary Chemistry. 12mo., cloth.	2 75
Dictionary of Chemistry and the Allied Branches of other Sciences. By Henry Watts, B. A. 6 vols., 8vo, cloth. London, 1866-68.	62 00	Miller. Introduction to the Study of Inorganic Chemistry. By William A. Miller. 12mo, cloth. London, 1871.	1 50
Beeton's Dictionary of Mechanics, Machines, Engine Work and Engineering. 4000 illustrations. 2 vols., 8vo, half morocco.	18 00	Ward. Outline Facts of Chemistry. 1 vol., 16mo, cloth.	1 25
History, Mythology, Biblical Knowledge and Chronology. Maps and Illustrations. Half Roan.	7 00	Williamson. Chemistry for Students. Oxford, 1868.	2 50
Dictionary of Latin Quotations. 12mo. Half calf.	4 00	Youmans. Class-Book of Chemistry. 12mo.	2 00
Cyclopedia of Biography, Foreign and American. Edited by Rev. Dr. Hawks. One handsome vol., royal 8vo, with over 600 wood engravings. Cloth.	5 00	Drawing and Painting.	
Chambers' Encyclopedia.	4 50	Appleton's Cyclopedia of Drawing. Edited by W. E. Worthen. Clh. \$10.00	
Architecture, Carpentry, and Building.		Art of Landscape Painting (in Oil and Colors). London, 1869.	50
Allen. Rural Architecture; being a Complete Description of Farm-Houses, Cottages, and Outbuildings. 12mo.	1 50	Ayres. How to Paint Photographs in Water Colors. 1 vol., 12mo, cloth.	2 00
Bell. Carpentry Made Easy. 1 vol., 8vo.	5 00	Chapman. American Drawing-Book; a Manual for the Amateur, and Basis of Study for the Professional Artist. By J. G. Chapman. New Edition, illus.	6 00
Bogue. Domestic Architecture. Field. City Architecture; or Designs for Dwelling Houses, Stores, Hotels, &c. In 20 plates. With Descriptions and an Essay on the Principles of Design. 1 vol., 8vo, cloth.	2 50	Delamotte. A Progressive Drawing-Book for Beginners. 1 vol., 12mo. Illustrated with 50 plates. London, 1860.	1 00
		Duffield. The Art of Flower Painting. 12mo, paper. London, 1869.	50
		Free-Hand Drawing. 1 vol., 18mo, cloth.	75
		Murray. The Art of Painting and Drawing in Colored Crayons.	50
		Ruskin. Elements of Drawing.	1 00
		— Lectures on Architecture and Painting.	1 50
		— Elements of Perspective.	1 00
		Engineering, Machinery and Mechanics.	
		Amateur Mechanic's Workshop. 1 vol., 8vo.	3 00
		Bourne. Hand-Book of the Steam Engine.	2 00
		— A Treatise on the Steam Engine, in its various Applications to Mines, Mills, Steam Navigation, Railways, and Agriculture. 8th edition. Illustrated. London, 1868.	15 00
		— The Principles and Practice of Engineering, Trigonometrical, Subterraneous, and Marine Surveying. 1 vol., 8vo, cloth.	2 50
		Burr. Instructions in Practical Surveying, Topographical Plan Drawing, and Sketching Ground without Instruments. 1 vol., 12mo, cloth.	3 00
		Byrne. Hand-Book for the Artisan, Mechanic, and Engineer. Illustrated. 1 vol., 8vo.	5 00
		Davies. Elements of Surveying and Leveling. 12mo, sheep.	2 50
		Duncan. Practical Surveyor's Guide. Illustrated. 12mo, cloth.	1 25
		Lowndes. The Engineer's Hand-Book. 12mo, cloth.	2 50
		Mechanic (The Young). 12mo, cloth, illustrated.	1 75
		Geology, Mineralogy, Mining, Metallurgy.	
		Ansted. Geological Science. 1 vol., 8vo, limp cloth.	1 25
		— Applications of Geology to the Arts and Manufactures. 18mo, cloth.	5 00
		Dana. Manual of Geology. 8vo.	2 00
		— Manual of Mineralogy. 12mo.	2 25
		Larkin. Practical Brass and Iron Founder's Guide. 12mo.	2 25
		Miller. The Footprints of the Creator. Illustrated.	1 75
		— Testimony of the Rocks. 1 75	
		— Popular Geology. 1 75	
		Overman. A Treatise on Metallurgy. 372 wood engravings. 8vo.	5 00
		Watt. Electro-Metallurgy, Practically Treated.	80
		History	
		Alison. History of Europe. 8 vols., 8vo.	16 00
		Arnold. History of Greece.	3 00
		Baldwin. Pre-Historic Nations.	1 75
		Bucke. Ruins of Ancient Cities. 2 vols., 18mo, cloth.	1 50
		Cressy. Fifteen Decisive Battles.	1 50
		D'Aubigne's History of the Reformation.	2 00
		Davis. Carthage and Remains.	4 00
		Drake. Aboriginal Races of North America. Illustrated.	4 00
		Frost. Pictorial History of England.	2 50
		— Pictorial World. Ancient and Modern History. 1096 pp.	6 00
		— History of Mexico.	4 00
		— Life of George Washington.	4 00
		— History of France and Normandy.	2 50
		Gibbon. Decline and Fall of the Roman Empire. 6 vols., 12mo, cloth.	9 00
		Goldsmith. History of Greece. 12mo.	75
		— History of Rome.	75
		Grote. History of Greece. 12 vols., 12mo.	18 00
		Hallam. Constitutional History of England. 8vo.	2 00
		— Middle Ages. 8vo.	2 00
		Hawes. Synchrology of History.	2 50
		Hildreth. History of the United States. 6 vols., 8vo.	18 00
		Hume. History of England. 6 vols., 12mo.	9 00
		Josephus' Complete Works.	2 50
		Lord. The Old Roman World. Ancient States and Empires.	3 00
		Lossing. Field Book of the Revolution. 2 vols., 8vo.	14 00
		— Field Book of the War of 1812.	7 00
		Milman. History of Christianity. 8vo.	2 00
		— History of the Jews. 8vo.	2 00
		Mosheim. Ecclesiastical History. 2 vols., 8vo.	4 00
		Muller's History of the World.	6 00
		Pictorial History of the Great Rebellion. 1000 illustrations.	12 00
		Pintarch's Lives. 8vo, cloth.	2 00
		— 4 vols., 12mo.	4 00
		Rawlinson. Manual of Ancient History.	2 50
		— History of Herodotus. 4 vols., 8vo.	10 00
		Rollin. Ancient History.	4 00
		— 4 vols., 8vo.	9 00
		Smith. History of Greece.	2 00
		Student's Gibbon.	2 00
		Taylor's Ancient and Modern History.	2 50
		Thirlwall. History of Greece.	4 00
		Trumbull. History of the Indian Wars.	2 50
		Tytler. Universal History. 6 vols., 18mo.	4 54
		Wilkinson. Ancient Egyptians. 500 Engravings.	3 50
		Woodward and Gates. Encyclopedia of Chronology.	15 00
		Languages.	
		Anthon's Smith's Classical Dictionary.	5 00
		Donald's Etymological Dictionary.	2 50
		Eschenburg. Manual of Classical Literature.	4 00
		Lempriere's Classical Dictionary.	3 75
		Marcil's Study of Language.	1 25
		Whitney. Language and the Study of Language.	2 50
		ANGLO-SAXON.	
		Bosworth. Anglo-Saxon and English Dictionary. 8vo.	4 50
		Hand-Book of Anglo-Saxon Root-Words.	1 00
		March. Anglo-Saxon Grammar. 8vo, cloth.	2 50
		— Anglo-Saxon Reader. 8vo, cloth.	1 50
		Thorpe. Anglo-Saxon version of the Gospels.	3 00
		CHINESE.	
		Chinese and English Phrase-Book.	1 00
		ENGLISH.	
		Synopsis of English Grammar. By Andrew J. Graham.	75
		Angus. Hand-Book of the English Tongue.	2 50
		Chambers' Cyclopedia of English Literature.	8 00
		Clark (N. G.) Outline Elements English Language.	1 25
		Craik. Compendious History of English Literature and of the English Language.	7 50
		Day. Introduction to the study of English Literature.	2 25
		De Vere. Studies in English.	2 50
		Dwight. Modern Philology.	6 00
		Fowler. English Language and Grammar.	2 50
		Latham's Hand-Book of the English Language.	1 75
		Marsh. Origin and History of the English Language and of the Early Literature it embodies.	3 00
		— Lectures on the English Language.	3 00
		Mulligan's Grammatical Structure of the English Language.	2 00
		Roget's Thesaurus of English Words and Phrases.	2 00
		Underwood. Hand-Book of English Literature.	2 50
		Webster's Dictionaries: Common School Dictionary. 12mo.	94
		Counting House and Family Dictionary.	3 50
		High School Dictionary. 12mo.	1 25
		Imperial 8vo Dictionary.	5 00
		National Pictorial Dictionary. Imperial 8vo.	5 00
		New University Dictionary. 8vo.	2 80
		Pocket Dictionary. 32mo.	1 00
		Royal 8vo. Revised by Goodrich.	5 00
		Unabridged Royal quarto.	12 00
		Yonge. Three Centuries of English Literature.	2 00
		FRENCH.	
		Ahn. French Method Translated.	75
		Barbauld. Lessons for Children.	75
		Boyer's French Dictionary.	8 00
		Feline. French Written as Pronounced.	1 25

Havet. French Manual. 1 25	Hadley New Greek Grammar. 2 00	Ollendorff's Method. (Applied to Spanish.) 1 50	Flowers of Fable. 1 00
Jewett. Spier's French Dictionary. 3 50	Hahn. Greek Testament. Notes by Robinson. 2 00	Key. 1 00	Goldsmith's Life. By Washington Irving. 1 50
Ladreyt's Modern Conversational French Reader. 1 00	Harkness. First Greek Book, with a Greek Reader. 1 50	Robinson Urcellu's Spanish Grammar. 2 00	Goldsmith's Poetical Works. 3 00
Magill. A French Grammar. 1 50	Homer's Iliad; interlinear translation. 2 75	Velasquez. New Spanish Reader. With Vocabulary. 50	— Vicar of Wakefield. 75
— Introductory French Reader. 2 00	Jacob's Greek Reader. (Cassery). 1 13	SYRIAC.	Haydon's Dictionary of Dates. 5 00
— French Prose and Poetry. 2 00	Kendrick. Greek Ollendorff. 1 75	Uhlemann's Syriac Grammar. Translated by Hutchinson. 4 00	Hemans (Mrs.) Complete Poetical Works. 1 50
Meadows. French-English and English-French Dictionary. 1 vol., 12mo. 2 00	Kuhner. Greek Grammar. 2 00	LAW.	Henry's History of Philosophy. 1 50
Manesca's French Grammar; Serial and Oral Method. 1 50	Liddell & Scott's Greek-English Lexicon. 6 00	Anthony's Law Student. 3 50	Howe's Eminent Mechanics. 1 25
Nouveau Testament. 32mo. 50	Novum Testamentum Graece, e cod. Vaticano, 1 vol., 8vo., cloth. 4 00	Bigelow's Bench and Bar. 2 00	Humboldt's Cosmos, 3 vols., 12mo. 6 25
Ollendorff's New Method of Learning French (Jewett). 1 25	— Sheep, 4 50. Half Morocco. 5 00	Blackstone's Commentaries. 12 00	— Travels and Researches. 75
— Method of Learning French (Value). 1 25	Owen's Greek Reader. 2 00	Warren. Duties of Attorneys. 1 90	Johnston (J. D.). China and Japan. 1 50
— Key to Each Volume. 1 60	Pickering's Greek and English Lexicon. 6 25	MATHEMATICS.	Johnston's Natural Philosophy. 1 75
— First Lessons in French. (Greene.) 75	Whitton. First Lesson in Greek. 1 50	Davies. Analytical Geometry and Calculus. 12mo, sheep. 2 50	Keats' Poetical Works. 1 50
— Companion in French Grammar. 1 25	Xenophon's Anabasis; interlinear translation. 2 75	— Legendre's Geometry. 12mo, sheep. 2 25	Lamb's Complete Works. 3 00
Pujol's Complete French Class-Book. 2 25	HEBREW.	— Mathematical Dictionary. 12mo, cloth. 5 00	Lewes's Biographical History of Philosophy. 3 50
Spier & Surenne's Complete French-English and English-French Dictionary, with pronunciation, etc. 1,490 pp., 8vo. — Standard Pronouncing Dictionary of the French and English Languages. 973 pp. 2 50	Davies. Hebrew Lexicon. 6 00	Young. A Course of Elementary Mathematics. Royal 8vo, cloth. 6 00	Locke's Essay on the Human Understanding. 2 50
Weller's French and English Dictionary. 4 00	Gesenius. Hebrew Grammar. 3 00	MEDICAL.	Marco Polo's Travels. 75
GERMAN.	Hahn's Hebrew Bible. 3 50	Curtis (Alva). Criticisms on all the Popular Systems of Medicine. 1 50	Mayhew's Wonders of Science. 1 25
Adler. Progressive German Reader. 1 50	ITALIAN.	— Medical Dissertations. 1 25	Mill's Literature and Literary Men of Great Britain and Ireland. 4 00
— Hand-Book of German Literature. 1 50	Fontana's Elementary Grammar. 1 50	— Obstetrics, &c. 3 00	Milton's Works. 1 50
— Abridged German-English and English-German Dictionary. 2 50	Meadows' Italian-English Dictionary. 16mo. 2 00	— Theory and Practice of Medicine. 5 00	Moore's Complete Poetical Works. 3 50
— German-English and English-German Dictionary. Large 8vo. 6 00	Revised Edition. 2 50	Cutter's New Analytic Anatomy. Physiology and Hygiene. 1 60	Mungo Park's Life and Travels. 75
Ahn. German Grammar. 1 00	Millhouse. New English and Italian Dictionary. 6 00	Huxley and Youmans. Elements of Physiology and Hygiene. 1 60	O'Neill's Natural History. 2 00
Eichhorn. Practical German Grammar. 1 50	Ollendorff's New Method of Learning Italian. 1 50	Jackson. How to Treat the Sick without Medicine. 2 25	O'Neill. Farmer's New and Universal Hand-Book. 3 50
Fulborn's German Instructor. 1 25	— Key. 1 00	Morton's Human Anatomy. 391 illustrations. 4 50	— Family Knowledge for the People. 2 00
Oelschlaeger's Pronouncing German Reader. 1 25	Roemer's Polyglot Reader (in Italian.) 1 50	Miscellaneous.	— Glimpses of Animated Nature. Beautifully Illustrated. 3 50
Ollendorff. New Method of Learning German. Edited by G. J. Adler. 1 25	— Key to same (in English.) 1 50	Addison's Complete Works. 3 vols., 8vo. 6 00	Paley's (Wm.) Works. 3 00
— Key. 1 00	ANDREWS & STODDARD'S Latin Grammar. 1 50	Æsop's Fables. 75	Parker's Aids to English Composition. 1 25
Prendergrast. German, without Study of Grammar. 50	Andrews' Latin Exercises. 1 25	Allibone's Dictionary of Authors. 3 vols., 8vo. 22 50	— "Peter Parley's" Juvenile Works. Illustrated: 50
Roemer's Polyglot Reader. 1 50	— Latin-English Lexicon. Royal 8vo, sheep. 6 00	American Eloquence. 7 00	— Africa. 50
— Key. 1 50	Anthony. Latin Grammar. 1 25	Arabian Nights' Entertainments. 3 50	— America. 50
Woodbury. A Practical Course with the German. 1 60	— Latin Prose Composition. 1 25	Arvine. Cyclopaedia of Anecdotes of Literature and the Fine Arts. 4 00	— Ancient Rome and Modern Greece. 50
Worm n. Elementary German Grammar. 1 50	— Key to Latin Composition. 1 50	Bacon's Essays (Whately's edition). 3 50	— Anecdotes. 50
— Complete German Grammar. 2 00	— Cicero's Select Orations. 1 50	Bacon and Locke's Essays. 75	— Asia. 50
— German Reader. 1 75	— Smith's Classical Dictionary. 5 00	Bigelow. Useful Arts. 2 vols. 3 00	— Bible Stories. 50
— German Echo (Conversation). 1 25	— Smith's Dictionary of Antiquities. 6 00	Blair's Sermons and Life. 2 00	— Columbus, Washington, and Franklin. 1 50
Wragg's Practical German Grammar. 1 00	— Latin-English and English-Latin Dictionary. 3 50	Boswell's Johnson. 4 00	— Europe. 50
GREEK.	Arnold. First and Second Latin Book and Practical Grammar. By Spencer. 1 mo. 1 25	British Dramatists. 550 pp. 2 50	— Four Quarters of the World. 1 50
Anthony. First Greek Lessons. 1 25	— Latin Pro Composition. 12mo. 1 25	Brougham's Pleasures of Science. 5 1	— Islands in the Pacific. 50
— Greek Composition. 1 25	Beza's Latin Testament. 12mo. 1 25	Brown's Bible Dictionary. 2 25	— Juvenile Tales. 50
— Greek Grammar. 1 25	Cesar's Commentaries. Notes by Spencer. 12mo. 1 50	— Pocket Concordance. 50	— Rome. 50
— New Greek Grammar. 1 50	Ciceronian; or, the Prussian method of teaching the elements of the Latin Language. 1 50	Bry n't's Poems. 3 vols., 12mo. 4 50	— Sun, Moon, and Stars. 50
— Jacob's Greek Reader. 1 50	Clark's Interlinear Translations: Caesar, Cicero, Horace, Juvenal, Livy, Ovid, Sallust, Virgil. Each. 2 25	Bunyan's Pilgrim's Progress. 1 50	— Tales of the Sea. 50
— Xenophon's Anabasis. 1 50	Clark's Latin Grammar. 1 75	Burke's Complete Works. 6 00	— Winter Evening Tales. 50
— Homer. 1 75	Gardner's Latin Lexicon. 3 25	Burns' Life and Works. 6 00	Plutarch's Delay of the Deity in Punishing the Wicked. 1 50
— Manual of Greek Antiquities. 1 50	Harkness. First Latin Book. 1 50	Byron's Poems. 1 50	Pope's Poetical Works. 3 00
— Manual of Greek Literature. 1 50	— Second Latin Book and Reader. 1 25	Campbell's Poetical Works. 1 50	Pulpit Cyclopaedia. 2 50
— Classical Dictionary. 6 00	— Elementary Latin Grammar. 1 25	Chambers' Cyclopaedia of English Literature. 6 50	Scott's Complete Poetical Works. 1 50
Arnold. First Greek Book. 12mo. 1 25	— New Latin Grammar. 1 50	Chaucer's Complete Poetical Works. With Notes and Glossary. 1 50	Shakespeare. Complete Works. 2 00
— Greek Prose Composition. 1 50	— Introduction to Latin Prose Composition. 1 50	Chesterfield's Works. 2 50	Southey's Complete Poetical Works. 3 50
— Second Greek Prose Composition. 1 50	— Caesar's Commentaries. 1 50	Coleridge's Complete Works. 10 50	Spurzheim's Phrenology. 2 00
— Greek Reading Book. 1 50	Leverett's Latin Lexicon. 6 25	Combe (Andrew). Treatise on Digestion. 75	Spencer's Poems. 1 25
Boise Exercises in Greek Prose Composition. 1 50	McClintock. First Book in Latin. 1 50	Combe (George). The Constitution of Man. 1 00	Swift (Dean). Complete Works. 2 50
— Selections from Greek Authors. 2 50	— Second Book. 1 50	— Moral Philosophy. 75	— Gulliver's Travels. 100 Illustrations. 3 50
Buttman. Greek Grammar. 2 50	Smith. Principia Latina. Part I., 75. Part II. 1 25	— Phrenology. 1 50	Tennyson's Poetical Works. 1 50
Champlin. Short and Comprehensive Greek Grammar. 1 25	Thompson's First Latin Book. 1 50	Comic Blackstone. Illustrated. 1 50	Thomson's Poetical Works. 1 50
Crosby. Greek Lessons. 1 00	White's Latin-English and English-Latin Dictionary. 3 50	Confucius and the Chinese Classics. 1 00	Timb's Inventors and Discoverers. 1 50
— Xenophon's Anabasis. 1 25	Zumpt's Latin Grammar. 1 50	Confucius' Life and Teachings. 4 00	Useful Letter Writer. 38
— Greek Tables. 62	PORTUGUESE.	Cook's Voyages. 75	Whately's Logic. 75
— Grammar of the Greek Language. 1 75	Grauert. New Method of Learning the Portuguese Language. 2 00	Craig. Pursuit of Knowledge. 1 50	— Rhetoric. 75
Gospel of St. John; interlinear translation. 2 75	SPANISH.	Cruden's Concordance to the Bible. 2 75	Wonders of the World. With several hundred Illustrations. 2 50
Græca Minora, with English Notes and a Lexicon. 1 13	Ahn. Easy Method of Learning the Spanish Language. 1 00	De Toqueville. French Revolution. 1 50	Wise Sayings of the Good and Great. 1 50
Greek New Testament: Alford's. With English Notes. Bloomfield's. With English Notes. 3 50	De Vere. Grammar of the Spanish Language. 1 50	Detoe's Robinson Crusoe. 1 50	Youmans' Hand-Book of Household Science. 1 75
Greenfield's. With Lexicon. 2 25	Meadows' Spanish and English Dictionary. 2 50	Dick (Rev. Dr. Thomas). Celestial Scenery. 75	Translations.
Leusden's. 1 75	Neuman and Baretti's Spanish-English Dictionary. 1 88	— Improvement of Society. 75	Æschylus. 75
Spencer's. 1 75		Dictionary of Quotations from Greek, Latin, and Modern Languages. 2 00	Cæsar's Commentaries. 2 vols. 1 50
		Disraeli. Amenities of Literature. 2 50	Cicero. 3 vols. 2 25
		Don Quixote. Illustrated by Dore. 1 50	Demosthenes. 2 vols. 1 50
		Drawing-Room Plays and Amusements. 1 50	Euripides. 3 vols. 2 25
		Dryden's Complete Works. 4 00	Herodotus. 3 vols. 2 25
		Fenelon's Ancient Philosophers. 75	Homer. Translated by Pope. 2 25
			Horace and Phædrus. 2 vols. 1 50
			— Juvenal and Persius. 75
			Livy. 5 vols. 3 75
			Ovid. 2 vols. 1 50
			Pindar and Anacreon. 75
			Sallust. 75
			Sophocles. 75
			Thucydides. 2 vols. 1 50
			Virgil. 2 vols. 1 50
			Literary Translations, \$1 50 per vol.: Aeschylus; Cæsar; Cicero's Orations; Cicero's Offices, etc.; Cicero on Oratory and Orators; Demosthenes, 2 vols.; Euripides, 2 vols.; Herodotus; Homer's Iliad; Homer's Odyssey; Horace; Juvenal; Livy, 2 vols.; Sallust; Sophocles; Tacitus; Terence; Thucydides; Virgil; Xenophon.

All About Phonography.

BEING A NEW AND REVISED EDITION, 1880,

OF

THE STUDENT'S JOURNAL.

NO. 27, FOR MARCH 1874.

Entered, according to Act of Congress, in the year 1874, by ANDREW J. GRAHAM, in the Office of the Librarian of Congress, at Washington, D. C.

STUDENT'S JOURNAL.

"The Best PHONOGRAPHIC JOURNAL in the World."
Vol. XII.—for 1883—12 monthly numbers, of 16 quarto pages, issued promptly.

IMPORTANT FEATURES: All the important phonographic NEWS; THE REPORTER'S LIST (continued)—4 or more pages each number, with Notes, Editorial Items, Questions and Answers; Correspondence, with its genial chit-chat, many Valuable Selections (hyphenized, according to the Editor's plan, to indicate the proper Phrase-writing—part in corresponding style, part in reporting style), Pronouncing-Style Print—teaching Pronunciation, and exemplifying the purest phonetics and the most practical mode of improving our orthography.

STEREOGRAPHY—The Publisher's unrivaled process of producing Phonographic print—will be employed more and more in the Journal; which will present the advance pages of new phonographic works as fast as stereographed, as of the Reporter's List, Lady of the Lake, New Testament, Facsimiles, Comparisons, Sketches, etc., etc.

TERMS: One number, 20 cents. Specimen copy, free. One Year, \$2. Six months, \$1.

CLUBS: Two copies of the volume, each, \$1.50; three copies, \$1.20 each; four, \$1. each; five, 90 cents each; six, 85 cents each; seven, 80 cents each; eight copies, only 75 cents each.

OFFERS:—A Considerable saving is made by any of the following offers: The Journal for 1881, with bound volume for 1880, \$3; with **HAND-BOOK** (the READING EXERCISES newly and clearly engraved by stereography), \$3.10; with **SYNOPSIS** (New Edition with Beautiful READING EXERCISES, and Correspondent's List of Word-Signs, Contractions, etc.—"the prettiest ever produced") \$2; with **First Reader** and Key, \$3, with **Second Reader**; \$2.81, with the **DICTIONARY** (invaluable in becoming a correct phonographic writer), \$6; with a **BOX** (12 dozen) of **FINE STEEL PENS** (the best for phonographic writing), \$2.50, with 100 **PHONOGRAPHIC ENVELOPS**, \$1.50; with two **Little Teacher**, \$2; with two **Brief Longhand** (New Edition, with new chapter on **Partial Phonography**), \$2; with **MUSIC SCALE** (a valuable aid in learning the music scale and Transpositions), \$1.50.

FREE—FREE—FREE.—The Journal will be sent—in effect **FREE**—to every one sending, before close of 1882, Ten Dollars, for Lessons, or to secure wholesale rates on my publications.

PHONOGRAPHIC LESSONS: \$18 a Course (24 Lessons). These Lessons (elementary or reporting) are taken very advantageously by mail, with some positive advantages over personal instruction (especially as the instruction is written and without the expense of travel and of board in the city).

One Course takes thoroughly through the elements (the corresponding Style). One or Two Courses more suffice usually to fit the pupil for professional reporting. Call or write for conference and advice as to your case. In special cases the lessons may be paid for singly (75 cents a lesson). ADDRESS—

ANDREW J. GRAHAM.

744 BROADWAY, NEW YORK.

PHONOGRAPHY

is a shorthand system of writing according to the sound or pronunciation, rejecting silent letters and ambiguous signs. The original system (Stenographic Sound-Hand, 1837) was an improvement by Isaac Pitman, of England, on the system of Harding (1823, 1828), which was an improvement on the system of Samuel Taylor (1786).

"EDITIONS" OF THE OLD PHONOGRAPHY.

The Old Phonography was variously modified. The different modifications, or systems, called "editions," were published—First edition, in 1837; Second edition, Jan., 1840; Third edition, Dec., 1840; Fourth edition, 1841; Fifth edition, 1842; Sixth edition, 1844; Seventh edition, 1845; Eighth edition, 1847; Ninth edition, 1853. This last and best edition was made the basis of Standard Phonography. See ODDS AND ENDS for an account of the characteristics of these "editions."



"Standard Phonography is now acknowledged by the most accomplished phonographers to be the best system of shorthand writing that has ever been offered to the world. In the Adaptation of its Characters to the sounds of our language, in its Legibility, in its Powers of Contraction, in the Rapidity with which it can be written, in the Logical and Convenient Arrangement and Presentation of its Principles, and in its Ease of Acquisition, it immeasurably surpasses every other system of shorthand.—PROF. JOHN B. HOLMES, A. M., LL. B.

"The only system worth the attempt to learn."—CHAS. A. SUMNER, the leading reporter of San Francisco.

"Standard Phonography is the most philosophical, rapid, and beautiful system of shorthand writing ever invented. The system of Phonography as now used, is the result of the labor and study of ANDREW J. GRAHAM, by whom Pitman's system was used as a basis, while he has made many alterations, and added many new features [new principles, rules, combinations, devices, contractions, and word-signs], making it at once the most unique and useful system of writing that can be imagined."—Haverhill Gazette.

IMITATIONS—See comparisons of them with Standard Phonography in this Number of the STUDENT'S JOURNAL, where the demonstration is complete that the imitations require about one third more labor and space than Standard Phonography; and are inferior in every other respect. See VISITOR Vol. II., for an overwhelming body of testimonials, from the best reporters of the country, against the inferior imitations and in favor of Standard Phonography.—See Chas. A. Sumner's Lecture on Shorthand and Reporting.

STANDARD-PHONOGRAPHIC AND OTHER WORKS.

ANDREW J. GRAHAM,

AUTHOR AND PUBLISHER.

744 BROADWAY, NEW YORK.

THE STANDARD-PHONOGRAPHIC SERIES.

"A more complete series of works on any subject than Mr. Graham's Standard-Phonographic Series has never been published. These Text-Books are the only ones that are perfect in themselves; and, in no respect, could I suggest an improvement in the manner of bringing the subject before even the dullest student; and the introduction of them into all institutions of learning, where Phonography is taught, is the highest compliment that can be paid to their merit."—CHARLES FLOWERS, a superior reporter.

The Outline.—In Miniature Book-form, bound in paper, 5 cents. One Dozen 36 cents.

The Little Teacher.—Comprises: 1. THE OUTLINE, presenting all the chief elements of Standard Phonography in eight primer-size pages; 2. THE LITTLE READING EXERCISES—furnishing in 16 little pages an exercise on each section of the Outline. 3. Miniature edition of THE CORRESPONDENT'S LIST of Word-Signs, Contractions, Phrase-Signs, Prefixes, and Affixes of the Corresponding Style. The Little Teacher is a useful pocket companion for students of the Synopsis or Hand-Book. Price, 40 cents.

The Synopsis.—New and Improved edition.—Comprises: 1. The Synopsis (in 16 duodecimo pages) of all the Principles of the Corresponding Style, unmistakably presented, with numerous engraved illustrations. 2. The Reading Exercises—in which there is an extended illustration and application of each section of the text; followed by several pages of connected reading matter, with an interlined translation. 3. "The Correspondent's List,"—12mo edition—comprising an alphabetical list of Corresponding Word-Signs, Contractions, Phrase-Signs, Prefixes, and Affixes. This edition is well adapted to the use of either Classes or Private Students, Price, 50 cents. This is a highly useful book for students of the Hand-Book, in making frequent reviews of the elements.

The Hand-Book.—Presents every principle of every style of the Art—commencing with the analysis of words, and proceeding to the most rapid Reporting Style—in such a Form and Manner, with such Fullness of Explanation and Completeness of Illustration and with such other features as to fully adapt the work to the use of Schools and to Self-Instruction. 366 duodecimo pages. Price, bound in muslin, with embossed side-title, \$2.00; post-paid, \$2.10.

"FULL, CONCISE and PHILOSOPHICAL in its development of the theory of writing by sound, ADMIRABLE in its arrangement, and REplete with IMPROVEMENTS and refinements on the Art as previously defined, it affords the learner a *safe means of obtaining a speed in reporting at least one-fourth greater than can be acquired by any other method.*"—*New York Herald.*

"A successful attempt to SYSTEMIZE PHONOGRAPHY and PLACE IT BEYOND THE CHANCE OF FUTURE CHANGE, so that any person acquiring it will not have to be continually altering, correcting, and unlearning what he has already acquired."—*Scientific American.*

"Mr. Graham has long been known as an accomplished verbatim reporter and a successful teacher of Phonography, and he has manifestly bestowed a large amount of labor and research in perfecting his work. The system presented in it is Pitman's Phonography, greatly improved, perfected and Americanized."—*New York Evening Post.*

"If I were called upon to notice Graham's HAND-BOOK OF STANDARD PHONOGRAPHY, I should say it is a work unsurpassed by any similar production since the invention of shorthand—that is, unsurpassed in any respect. It is the product of the maturest judgment, artistic taste, Phonographic knowledge, and reportorial skill. Its author is indisputably the most accurate and rapid reporter in New York City, and has incorporated in his HAND-BOOK all the truly valuable principles.—STENOGRAPHIC and PHONOGRAPHIC—which can materially assist the novitiate or expert shorthand writer."—An expert Reporter, in the *Newburyport Herald.*

"ANDREW J. GRAHAM is the standard authority in the phonetic shorthand and reporting, his HAND-BOOK is the text-book for learners. * * The HAND-BOOK is a masterpiece in the science of phonetics—nearer perfection than any other work in our language."—*Attica Herald.*

First Reader.—Engraved in the Corresponding Style, embracing a great amount of useful reading. \$1.50, postpaid, \$1.54. **Key** to the same, with Questions and Notes, 50 cents; post-paid, 54 cents.

Second Reader.—Engraved in the Reporting Style, with Key and Notes. To be studied in connection with the Reporting-Style chapter of the Hand-Book. \$1.75; post-paid, \$1.81.

Standard-Phonographic Dictionary.—"The last great crowning work of the Standard Series"—gives the pronunciation, and the best outlines (Corresponding, Advanced Corresponding, and Reporting) of about 60,000 words, and the forms for about 60,000 phrases. Beyond comparison with any shorthand dictionary or vocabulary ever published. Invaluable to writers of either style. Cloth, \$5; genuine morocco, \$7. Octavo-form (from the same plates, with wide margins), cloth, \$6; leather, \$8; morocco, \$9.

The Reporter's List.—In preparation—with engraved forms and explanations—in pocket-size pages. It will combine, in one list, all the Words-Signs and Contractions and Phrase-Signs of the Corresponding-Style and Reporting-Style Lists of the Hand-Book, with some additions from the Dictionary, arranged in phonographic-alphabetical order. The pages appear as fast as ready in the STUDENT'S JOURNAL, commencing with the 1878 volume. This will be an invaluable *Vade Mecum* ("go with me") to all phonographic students.

PERIODICAL VOLUMES.

Odds and Ends—(or *Phonographic Intelligencer*).—In common print.—Has a variety of matter of interest and value to phonographers. 75 cents.

Standard-Phonographic Visitor.

Volume 1. (out of print). Volume 2. \$1.25, postpaid, \$1.34. Volume 3. (416 pages of common print and 624 pages of engraved phonography), \$6, post-paid \$6.25. Volume 4. (376 pages of common print and 248 pages of engraved phonography), \$4; post-paid \$4.20. Volume 5 (numbers 1 to 41, 1870), 8 pages each number, mostly in reporting style with Notes—12 cents a number.

THE STUDENT'S JOURNAL.

Bound Volumes.—Volume 1 (1872) to Volume 4, quarto, \$1.50, each, bound; post-paid, \$1.65. Volume 5 (1876), one half in phonography, \$2.50, post-paid, \$2.65; Volume 6 (1877) to Volume 10 (1881), each \$2.50; post-paid, \$2.65.

The JOURNAL (a continuous monthly publication) is invaluable to all students of the Art, by keeping up interest, giving encouragement, and furnishing instruction. A large part of the common-print of the 1879, '80 and '81 volumes is so printed as to indicate the proper phrase-writing, in part for corresponding-style writers and in part for reporting-style writers. Pages of the *Lady of the Lake*, *New Testament*, and other phonographic engravings are appearing in it. Specimen copies on application.

The *Odds and Ends*, *The Visitor*, and completed volumes of *The Student's Journal* constitute a great miscellaneous library, very interesting, encouraging, and otherwise useful for the phonographer.

THE MINIATURE SERIES.

This Series will consist of little volumes, about 3 by 5 inches. Now ready *The Outline*, *The Little Reading Exercises*, *The Correspondent's List* (embraced in *The*

Little Teacher). In preparation, *The Reporter's List*, and various little reading books, and works of reference.

PHONOGRAPHIC ENVELOPS.

15 cents a pack. *Glance at Standard Phonography*, presenting on the face of the envelop (leaving room for stamp and address) all the leading features of the Art. *The Lord's Prayer* in the Reporting Style. *The Phonographic Alphabet*, large size. New sorts as prepared will be noticed in the STUDENT'S JOURNAL.

PHONOGRAPHIC STATIONERY.

Triple-Line Paper for phonographic writing, 25 cents a quire.

Reporting Cover, 50 cents. **Pencil Note-Books**, 12 cents.

Phonographic Steel Pens, 15 cents a dozen; \$1.50 per box of 12 dozen.

PHONOGRAPHIC DOCUMENTS.

"**All About Phonography**,"—No. 27 STUDENT'S JOURNAL—answers numerous questions of those who are or would become phonographers; and demonstrates by comparisons with other systems the great superiority of Standard Phonography. 2 cents. For distribution as circulars, 50 cents a hundred. With space for writing or printing the phonographic Bookseller's or Teacher's address.

Shorthand and Reporting. Lecture by CHARLES A. SUMNER. 10 cents.

Popular Uses and Benefits of Standard Phonography. Lecture by CHARLES A. SUMNER. 15 cents.

BRIEF LONGHAND.

A system of contractions in common longhand writing, as *icnb*=it cannot be. A new and improved edition, illustrating "Partial Phonography," that is, the combination of frequent phonographic word-forms with the Brief Longhand contractions. 63 cents.—This work contains Directions for Correcting Printer's Proofs, and the Keys to the exercises embrace remarks upon the means of acquiring Ease and Correctness in Composition, the method of keeping a Commonplace Book and Index Rerum, the most useful modes of reading, etc.

ENGLISH GRAMMAR.

Graham's Synopsis of English Grammar. "A highly original work," in which the leading principles of grammar are presented in Charts or Glances, followed by brief, easy, and comprehensive statements, showing the relations of the principles. 75 cents.

PRONOUNCING WORKS, ETC.

Easy Spelling and Reading Series.—I. PHONETIC SPELLING BOOK, 10 cents; post-paid, 12 cents. II. THE FIRST PHONETIC READING BOOK, 15 cents; post-paid, 17. (III. The Second Phonetic Reading Book is *The First Reader Key*.)

Phonetic Quarterly, Vol. I. A general historical and critical review of phonetic printing from Hart, 1569, to the present time. Paper, 25 cents; cloth, 40 cents.

WHOLESALE RATES

For my publications, are secured by sending me ten dollars at one time to be drawn out in my publications as the person may want them or can make sale for them; and, in many parts of the country, phonographers, by the judicious use of "*All about Phonography*" or by regular canvassing, may sell many phonographic books, especially the HAND-BOOK, SYNOPSIS, and LITTLE TEACHER. **UNDERSELLING** will forfeit discount.

FOR ENGLISH PHONOGRAPHERS.

Half the number of the cents of the American prices will be the price in PENCE. For instance, the price of the HAND-BOOK, \$2 = 200 cents = 100d = 8s. 4d. which, with the premium, will secure, post-paid, to any one in England, Scotland, or Ireland, a work giving more and better instruction than the English books, and costing less than the English series going far less thoroughly over the same field of instruction. Remittances may be made in Bank of England notes, by postal order, or by drafts on New York £2 at one time will secure wholesale rates.

PHONOGRAPHIC WRITERS.

Phonographic Shorthand Writers procured for Merchants, Lawyers, Authors—for Railway, Express, Telegraphic, Banking, or Insurance Offices—for Commercial or other Agencies—for Civil or Military Courts—for Municipal, State, or National Departments—for Conventions, Commissions, Boards, Committees, Legislatures, Societies, and other bodies, wishing faithful reports of their proceedings—for Newspapers—for Schools, Academies, Colleges (Commercial or Scientific), and Universities, to act as teachers of Phonography exclusively, or also of other branches—for ANY BUSINESS requiring much and speedy writing. Apply to A. J. Graham.

From the Lansing (Mich.) Republican.—

What the locomotive is to travel and freight, what the electric telegraph is to news, that is phonography to authors, editors, and business men. It wonderfully facilitates their work. Indeed, the saving is equal to at least three-quarters of their time. We have now made use of Phonography for some eight or nine months in dictating editorials for the *Republican*, also in a part of our business correspondence; and have not words to praise it strongly enough as practiced by our associate, Mr. James W. King, [a fine Standard Phonographer]. From twenty minutes to one half hour is ample time to dictate a column for the *Republican*, which formerly required from three to four hours' steady penmanship.



OUTLINE OF STANDARD PHONOGRAPHY—WRITING BY SOUND—THE BEST SHORTHAND.

[Entered, according to act of Congress, in the year 1862, by ANDREW J. GRAHAM, in the Clerk's Office of the District Court of the United States for the Southern District of New York.]

KEY TO THE PRONUNCIATION.—Ale, at or At, Ask, Art, Ab; ar=air; Ave, ell or Ell, ber, Ire, it or it; Old, none, on, or or, Or, ol=all, pür, up or üp, tm=too, ful=full, kud=could, tuk=took; thin, then=then; shall, vizh'on=vision. ACCENT ('); present, present. SYLLABLE MARK (·). ORTHOGRAPHIC OR COMMON SPELLING, MARK (·); Edinburgh=Ed'inburg, phthisic=tiz'ik, though=dbö.

§ 1. *Simpel Konsonant-Sinz* and *dhär Nämz*. Pö Bë Të Dë Chä Jä Kä Gä Ef Vë Itb Dhë Ea Zë Iss Ish Zhay Lā Ar

Rā Em En Ing Wā Wë Wü Yā Yë Yü Hā Hë.

2. *Kombinā-shons* and *Nämz*. Pë-Kä Rā-Gä En-Jä Pë-En Ith-En Kä-Ar Lā-Kä Lā-Ar Lā-Es Lā-Isb El-Em El-Ing Kä-Gä Bë-Pë Ef-Gä

Bë-Ing Yë-Gä Gä-Gä Em-Em En-En Sëz Skāz Is-Rāz Hāz Is-Hā Is-Efs Slāz Semz Sārz Tëz-Kā Rāz-Gä En-Sem Ef-Slā-Të

Wel Wer Wem Të-Wen Kä-Wer Wë-Të Wë-Jä Wü-Kä En-Wë-Dë Vë-En Yü-Lā Yü-Rā.

3. *Dhe Sërkel* mād mād intu a lārj sërkel (Sëz) tu ad s or c; dhus, Kä'sez, Ef'sez; (b) mād intu a smol lmp (Stë), tu ad t or d; dhus: Läst, Räst or Rāzë, Stë-Të; (c) mād intu a lārj lmp (-ster), tu ad tr; dhus: Pë'ster, Lär'ster; (d) tu wleib lmps and lārj sërkel Is mād bē ad'ed; dhus: Pë'sta, Pë'sterz, Käz-Rä'sez-Is.

4. *Sinz ov Simp'el Vouëls* (ä, è, ö, etc.), *Difthongz* (i, oi, ou, ü), and of w and y with a folging vouël or difthong (az wë, wī, wō, wu, yë, yl, yō, yo—wī, woi, wou), ar ritten bēsid' dhe konsonant-ströks; (b) tu relätëd soundz, in sum käsez, baving but wun sīn. (d) In dhe folging täbel, dhe vouëls, etc., ar pläst bi an up'rit strök, or let'er Të, tu shö dhär re-spektiv pläsez, nämli, op'ozit dhe bē-gin'ing, mid'el, or end ov a konsonant-strök.

5. *Examp'els*. fë lë kë tik king fë dā äk eh! nek lā äb! ad ask tho lö ro bäl löng dol öp tö röm luv km rmzh pul id id'ä iö'ta mīr oll boil bou tou'el pou'er kü swët swleh swäd dwel wok woeb wind wud yër Yäl yel yam yör yon yung yuth ynnit' twis wid söp stöp söl stël stö slö snö swä swolq wäl wör win wät wäd wäk Yäl yök swör päs päs'ez öps amäst tās'k desk duk biz'nes ekzist' ekzost.

6. *Dhe diferent mödz ov expreesing h* (i. e., mödz ov Aspirā'shon) ar shön bi dhe folging ilüstrā'shonz: not or or rather or

här hak hok bīd hōp hol for hēd hēp for whēd whip for whēl whit for whēl whin whim.

7. *Grup-Konsonant Sinz*.—Dher ar fiv mödz ov mod'ifing dhe primari konsonant-ströks tu fōrm grup-konsonant sinz:

I. Bi an INISIAL HUK: 1. Tü ad l; dhus: Pel, Kel, Fel, Thel, Shel, suppl', sivil, skel.

2. Tu ad r; dhus: näm'd Për Kër Fër Thër Shër Mër Nër; öfer frö sin'er öter trö stro exträm' sister skräp subskrib deskrib disagrë, sprä, Jasper, expres, stäpor, stäjer. [insol'yubel, unsëml, ensläv.

3. Tu präfix in, en, ün, or on tu Spör, Stër, and a fū vdh'er sinz; dhus: Inskrib, unskrüb, (näm'd In-Slā-Bel)

II. Bi a FINAL HUK: 1. Smol, tu ad f or v tu strät līnz, and n tu strät and kurv līnz; dhus: puf, pun, käv, kân,

röv rön brëf brän bluf blön strif strän pruvz sköfs penz tens chāns kanz dens kondensez kondensat punster nām flön froun līnz mēnz provök' defens' punish furnish finish.

2. Lārj, tu ad tiv tu strät līnz, and shon tu strät and kurv līnz; dhus: kombativ, pashon, pash'onz, operativz, operā'shon, provokā'shon, provokativ, mö'shon, fash'onz, alūzhon.

3. Smol (näm'd Esh'on), tu ad shon tu a sërkel, lmp, or Ef-hook; dhus: desizhon, perswā'zhon, pozesh'onz, fīzi'shanz transishon transish'onal konversā'shon alministrā'shon diviz'on devō'shon.

III. Bi WIDENING, ov Em öñli, tu ad p or b; dhus, näm'd Emb or Emp; dhus: lamp, swömp, impör, impostor, embez'el, hum'bug, amblish'on, impün'.

IV. Bi LENGTHENING: 1. Ov Ing, tu ad kr ö'r gr; dhus: thinker, ank'ord, hungger, löngger.

2. Ov eni vdh'er kurv, tn ad tr, dr, thr, or dhr; dhus: leter, winter, ölder, mud'her, fädher, nēdher, renderd, modern.

V. Bi SHÖRTENING (or häv'ing): 1. Tu ad ödher t or d, (l) eni unhu'kt konsonant-strök (eksept El, Lā, Em, En, Ar, Ing, Wā, Yā, Emp); dhus: pätor päd bēd or bēt get void bout dout fätor fäd tot stätëd rapid wizdom bät'ed trät'ed dät'ed frät'ed.

(2) Eni hu'kt konsonant-strök; dhus: prät or präd, drid, trit or trid, plät or pläd, wind, went, wäld wörtor wörd drift kontrivd päntor pänd bentor bend gänd find pä'shent än'shent drifts komplänts stüd'ents.

2. Dhe kurv-sinz för l, r, m, n, tu ad t when lit, and d when mād bevi; dhus: lät, lönd, ärt, örd, möt, möd, nüt, sent, nēd, indikät, undonted, mid'nit.

ALL ABOUT PHONOGRAPHY.

Q.—What is Shorthand writing?

A.—Shorthand, or Shorthand writing, designates any system of writing with signs more brief and speedy than the letters which we employ in our ordinary writing, which, from its great slowness as compared with speech, is appropriately called Longhand.

Q.—Are there other names for Shorthand writing?

A.—It is frequently called *Stenography* (compact writing), or, rarely, *Tachygraphy* (swift writing).

Q.—How many kinds of Shorthand are there?

A.—There are two general kinds—unphonetic shorthand, or that which goes according to the common spelling; and Phonography, or Phonetic shorthand, which goes according to the sounds or pronunciation of words.

Q.—Which of these kinds is best and why?

A.—Phonography is best, because it dispenses with all silent letters; and it is the best possible teacher of pronunciation.

Q.—Are there different systems of Phonography?

A.—There have been different Phonographic systems, of which the earliest is the "Phonography" of Joseph Gurnes, 1691; but the best known is that published by Isaac Pitman of England, in 1837. This system was variously and much improved through various editions up to the Ninth, published in 1852.

Q.—Were any improvements made upon this?

A.—"In 1858, Andrew J. Graham, an accomplished reporter of New York City, issued his *HAND-BOOK OF STANDARD OR AMERICAN PHONOGRAPHY*, in which he used the Old-Phonographic alphabet as a basis, and by the reconstruction of the whole, and by the addition of new principles, rules, forms, contractions, word-signs, and phrase-signs (which his extensive practice had suggested and tested), gave to the world a system of Phonetic shorthand, which, from its perfectness must become a Standard one."

Prof. JOHN B. HOLMES, LL. D., says: "Standard or American Phonography is now acknowledged by the most accomplished phonographers to be the best system of shorthand writing that has ever been offered to the world. In the adaptation of its characters to the sounds of our language, in its legibility, in its powers of contraction, in the rapidity with which it can be written, in the logical and convenient arrangement of its principles, and in its easy acquisition, it immeasurably surpasses every other system of shorthand."

Q.—In what consists the great merit of Standard Phonography?

A.—"The great beauty and value of Standard Phonography consists in its Order and Simplicity. In the arrangement of its various Orders, Groups, and Classes of forms, contractions, and phonographs, the laws of analogy and consistency were kept constantly in view; which renders it a delightful and fascinating study, and gives to persons who master its principles an invaluable accomplishment, an unfailing source of amusement and intellectual profit, and a valuable profession."

Q.—Is Standard Phonography in fact the Standard?

A.—"The system as taught in the works of Andrew J. Graham is the Standard the world over and no student of the Art should think of using any other."

"Mr. Andrew J. Graham has devoted a good part of his life to improving and perfecting Phonography, and his books are the only books from which a thorough knowledge of the Art can be acquired."

"It is the product of the maturest judgment, artistic taste, phonographic knowledge, and reportorial skill. Its author is indisputably the most accurate and rapid reporter in New York city, and has incorporated in his Hand-Book all the truly valuable principles,—Stenographic and Phonographic—which can materially assist the novitiate and expert shorthand writer."

Standard Phonography—"The only system worth the attempt to learn."—*Chas. A. Sumner, leading reporter of the Pacific Coast.*

Q.—What further evidence is there of the standard character of Standard Phonography?

A.—"The Hand-Book of Standard Phonography has met with an immense sale to persons desirous of learning the Art without a teacher,

and has been adopted as the sole Phonographic text-book in many schools, and in most commercial and other colleges. Not only to the general public but to the reporting profession Mr. Graham's improvements have been of invaluable service, many reporters having by their adoption greatly increased their speed."

Q.—Is there any other evidence of the standard character of Standard Phonography?

A.—Evidence to this effect is afforded by the fact of the appropriation of many of its distinguishing characteristics, by the Defendant in a copyright suit brought for that offense, the Defendant being now under bonds to keep an account of his sales and to pay damages.

Q.—What further evidence is there of the standard character of Standard Phonography?

A.—"No fact speaks louder in praise of Mr. Graham's publications than that he is subject to frequent imitations and piracies by rival authors and publishers."—*Albany Express.*

Its perfect accordance with the mathematical and stenographic principles which underlie the Art is complete demonstration of its Standard and enduring character.

Q.—What further evidence is there of the superiority and standard character of Standard Phonography?

A.—It is a great evidence of its superiority that it has a long series of books, the expense of the production of which has been defrayed by the success of the earlier volumes—a success unprecedented in the history of shorthand, and still accumulating force. THESE BOOKS ARE THE TEXT-BOOKS OF EVERY INSTITUTION OF LEARNING IN THIS COUNTRY IN WHICH PHONOGRAPHY IS ONE OF THE STUDIES."

Q.—What further evidence is there of the superiority and standard character of Standard Phonography?

A.—Incontestable evidence in this direction is afforded by the vast number of testimonials of the Press and practical phonographers including all the best reporters, through a period of many years up to the present time, since the publication of the Hand-Book. These testimonials would make a volume of many hundreds of pages; while all other systems piratical or otherwise have been pronounced by all disinterested and competent authorities as inferior to Standard Phonography.

Q.—What are the phonographic signs for the consonants?

A.—They are the following:

1. LEFT-INCLINED STROKES:

 Pee
  Bee
  Ef
  Vee
  Ar
  Way

2. PERPENDICULAR STROKES:

 Tee
  Dee
  Ith
  Dhee
  Es
  Zee

3. RIGHT-INCLINED STROKES:

 Chay
  Jay
  Ish
  Zhay
  Lay
  Yay
  Ray
  Hay

4. HORIZONTAL STROKES:

 Kay
  Gay
  Em
  En
  Ing

5. BRIEF SIGNS:

 Iss, or Izz
  Wëh
  Wüh
  Yëh
  Yüh
  Hay dot, or Hëh

Q.—How are the vowels represented in Phonography?

A.—By a dot and a dash placed beside the consonant signs of a word.

Q.—How may a general knowledge of the Art be easily obtained?

A.—From the Outline of Standard Phonography, which in eight little pages, primer-size, presents all the general principles of the Art. This little work is sent post-paid for eight cents, or forty cents per dozen.

The *Synopsis* (sent post-paid for 54 cents) presents the general principles in a very plain and concise manner, and is accompanied with several pages of phonography with an interlined translation.

The *Little Teacher* consists of the Outline, with a little reading exercise on each of its sections, and containing tables of word-signs,

contractions, prefix and affix signs. In pocket-size, price 40 cents. These little books are valuable companions of the Hand-Book.

Q.—How may a complete and thorough knowledge of the Art be attained?

A.—By the study of the Hand-Book of Standard Phonography, which is sent, post-paid, for \$2.10. This work presents, in Part I. the general features of writing and printing according to the pronunciation of words. This part may be simply read or not, according to the student's pleasure. Part II. presents, in a gradual, progressive manner, all the principles of the Art used for either the common uses of Phonography (such as correspondence, memoranda, etc.) or for reporting purposes. Complete directions for the study of this part are given on page xi. of its introduction. The text is accompanied by a series of questions by which the student may test his knowledge of the instruction, and thus very readily dispense with a teacher, although an accomplished teacher would enable the pupil more readily and easily to acquire the Art. Part III. and IV. of the Hand-Book consist of reading and writing exercises, by the practice of which the pupil familiarizes, step by step, the principles set forth in the sections indicated at the head of each of the exercises. Part V. presents the principles of a new science which the author of the Hand-Book evolved, and by which the determination of a Standard and an unchanging system of shorthand is reduced to a mathematical certainty.

Q.—Is Phonography easy to learn?

A.—“No common branch of study—as Reading, Writing, Arithmetic, Geography, or grammar—can be so easily learned (to any given degree) as Phonography. It can be learned by any child that can read the common print readily.” *Many thousands of persons have learned Phonography from the Hand-Book without a teacher.*

Q.—How soon can it be learned?

A.—A general knowledge of it, as of the alphabet and of the more general principles of expedition employed in it, can be learned in an hour, from the Outline of Standard Phonography. A sufficient knowledge of it to read matter written or printed in its simplest style may be learned from a chart entitled “Two Hours' Course in Phonography.” This will be sent post-paid for twenty-five cents. A sufficient knowledge of the Art to read readily the corresponding, or simplest style and to write it correctly, may be learned in the manner and time here indicated. Let the pupil take the Hand-Book and turn to the first reading exercise and find what sections are required to be studied preparatory to reading that exercise. He will find that sections 1 to 25 are indicated. Let him then turn to Part II. and study sections 1 to 25 till he can answer readily the questions at the bottom of the pages, especially those referring to the coarse print. Then let him read several times the first reading exercise, and then copy the same carefully several times. Four hours of time to each exercise will be a liberal allowance; and as there are but twenty-five exercises, illustrating every department of the Corresponding Style, it will appear that but one hundred hours of study are required to master that style; or less than four hours of study per day for a month.

Q.—What are the Corresponding and Reporting Styles?

A.—The first and least contracted style of Phonography, is called the Corresponding Style, because of its being that form best suited for *Correspondence* and similar purposes, where legibility is a greater requisite than speed. A slight addition to the principles of the Corresponding Style, and a more extended application of its expedients and methods of contraction, characterize the Reporting Style, which, while it possesses the necessary speed for reporting, is yet so legible that, by those versed in it, it can be easily and rapidly read. The Corresponding Style must be first learned, and so far as it goes, it is the Reporting Style.

Q.—What is the speed of the different Styles?

A.—The Corresponding Style barely learned, as it may be in a month's time, gives a speed about equal to ordinary longhand. When thoroughly familiarized, as by the considerable daily use of it for a short time, it is about four times as fast as longhand. The Re-

porting Style thoroughly familiarized is from seven to eight times as fast. Any one who can write twenty-five words a minute in longhand, can write by the Corresponding Style, familiarized, about one hundred words a minute; and by the Reporting Style when mastered, from 175 to 200 words a minute.

Q.—Is it not a disadvantage for one who intends to become a Reporter to learn the Corresponding Style?

A.—Most certainly not; because all that is learned in the Corresponding Style is retained by the reporter, he merely adding to the number of contractions, and omitting to a greater extent the vowels, and employing more frequently the principles of expedition which are illustrated in the Corresponding Style. Says an accomplished reporter of the *New York Herald*: “So far from embarrassing the student by any first impressions, which it is alleged are difficult to remove in the subsequent mastering of the Reporting Style, it yields him practice in the spelling out phonographically of terms, which it is frequently necessary for him to do, where unusual words or proper names are employed by the speaker. An accurate, reliable hand in this particular is often essential to the reporter.” The attempt to master the Reporting Style at first may be justly compared to commencing the study of Arithmetic with the last half of the book, or commencing upon Algebra before one has studied Arithmetic. The first easy step in the Art afforded by the simple Corresponding Style is not only of positive advantage to a person intending to become a reporter, but prevents the great discouragement, and the probable if not necessary failure of the attempt to grasp too much at once.

Q.—How may the Reporting Style be best acquired?

A.—After learning the Corresponding Style, the Reporting Style may readily be mastered by aid of the chapter on the Reporting Style in the Hand-Book, and by aid of the Second Reader.

Q.—What is the Phonographic Dictionary?

A.—The Phonographic Dictionary is a work of more than one thousand pages, showing the best way of writing, in either style, 60,000 words, and the signs for about 60,000 phrases. It enables the inexperienced writer to write as correctly as the most experienced, and to avoid the forming of wrong habits of writing. Price \$5.00.

Q.—What is the Phonographic Visitor?

A.—This Phonographic magazine was originally projected as a means of communication between the publisher of Standard Phonography and with and among the large number of persons who throughout the English-speaking world had learned Standard Phonography. Volumes I. and II. are almost entirely in the common print, and devoted to such matters as would be likely to interest phonographers. Volume II. contains the Editor's Synopsis of English Grammar, an account of the Standard-Phonographic Copyright Suit, and a review of the Worthless Suggestions introduced into “Inferior Imitations” of the Hand-Book. Price, bound, \$1.25; postpaid, \$1.38. Volume I., 63 cents. For description of Vols. 3, 4 and 5, see the Catalogue. Followed by *STUDENT'S JOURNAL*.

Q.—What are the opportunities of employment as a reporter?

A.—The reportorial field, although even now quite extended, is but trifling compared with what it will be. Precisely the same reasons that have led to the employment of reporters in the Courts of this State and many other Courts throughout the country, will necessitate the employment of reporters in every considerable Court throughout the world. The time saved to the Court, the lawyers, the witnesses, the parties, and the jurors in the trial of cases, and the expense saved to various parties, by the employment of a Phonographic reporter, will be potent reasons for the employment of Phonographers in every Court. The far greater accuracy of the record phonographically taken will be another great reason for the general adoption of the system. Reporters will, for similar reasons, be employed in reporting the vast amount of legal proceedings before Referees, or Masters, or Commissioners. But all this employment will be trifling in comparison with that which will be given elsewhere. Phonographic writers will be required by many Merchants, Lawyers, Authors, and Editors—for

Railway, Express, Telegraph, Banking, or Insurance offices—for Commercial or other agencies—for Municipal, State, and National Departments—for Conventions, Commissions, Boards, Committees, Legislatures, Societies, and other bodies wishing faithful reports of their proceedings.

There is no person who loves the good, the beautiful, the useful, and the true, that would not find Phonography very gratifying, if he were not forced to acknowledge, as many thousands have, that it is the most captivating and pleasing study and recreation. The student of languages will find the study of Phonography has given him great advantage not only in the acquisition of a correct knowledge of the sounds of his own language, but in the easy attainment of the sounds of foreign languages, and also by providing him with a more ready means of performing his writing exercises in those languages and making them familiar in their pronunciation.

STANDARD PHONOGRAPHY

Is the Best System of modern Shorthand writing. It is based on an alphabet of the simplest distinct forms possible to represent the elementary sounds of the language. Employing these by a complete system of combinations and contractions, the ability is soon acquired to report a rapidly delivered speech. At the same time, pronunciation is learned in the most thorough manner.

EASY TO LEARN.—No common branch of study—as Reading, Writing, Arithmetic, Geography, or Grammar—can be so easily learned (to any given degree) as Phonography. It can be learned by any child that can read the common print readily. Thousands have learned Phonography, without a teacher.——It is a Useful Art—an Elegant Accomplishment—a Refining Amusement—educates the Eye, the Ear, and the Hand—strengthens the Memory—no Mystery—and requires but a little of the time, labor, and space needed in the use of longhand.

CONFINED TO NO PROFESSION. “The use of shorthand,” said the celebrated Dr. Johnson “is not confined to any particular science or profession, but is universal.” The bare mention of Shorthand is sufficient to suggest

MANY Special Benefits in addition to those general ones which it bestows upon all in Correspondence, in Literary Compositions, in Keeping a Diary, in Book-keeping, in Copying Letters, in making Memoranda, in Reporting Lectures and Sermons, in Making Abstracts of, and Quotations from, Books read.

THE HAND-BOOK OF STANDARD PHONOGRAPHY is “a Complete Self-Instructor.” Price, post-paid, \$2.10.

NO MYSTERY

In PHONOGRAPHY: its characters are as fixed and CERTAIN in their different meanings, as LEGIBLE, as PHILOSOPHICAL, and as beautiful as are the characters now in common use.

“FOR THE READER—it saves time in making annotations and extracts.

FOR THE WRITER—it avoids unnecessary delay in preparing and correcting manuscript.

TO STUDENTS—in every department of Literature and Science, a knowledge of this beautiful Art will be found invaluable.”—*Prof. Pember.*

“By Mr. Graham’s text-books, SELF-INSTRUCTION in the art of rapid writing is within the reach of persons of the most ordinary capacity.”—*Boston Journal.*

“Mr. Graham is eminently expert in his profession. He has devoted his life to the perfection of the art of reporting. By his books, lessons, and various efforts, he has done more to perfect Phonography than any living reporter.”—REV. HENRY WARD BEECHER.

“THE LOVERS OF BEAUTIFUL THINGS will find in Phonography sufficient to gratify the most fastidious taste. Its faultless curves and graceful outlines are the admiration of all, making a page of Phonographic print or writing bear more resemblance to a finely executed picture than anything else.” You can learn it from GRAHAM’S HAND-BOOK OF STANDARD PHONOGRAPHY. Price, postpaid, \$2.10. THE OUTLINE, 8 cents. FIRST READER, \$1.58. SECOND READER, \$1.87. STANDARD-PHONOGRAPHIC DICTIONARY (shows the best way of writing in either style 120,000 words and phrases), \$4.40.

TO ANY YOUTH

Who may possess PHONOGRAPHY [the Best Shorthand], it is a capital of itself, upon which he may confidently rely for support. I do not know of any branch of knowledge which so surely—

LEADS TO IMMEDIATE, PERMANENT, AND RESPECTABLE EMPLOYMENT.—*St. Geo. Tucker Campbell,*

AS AN ACCOMPLISHMENT—Phonography is supreme. It is not only unique but USEFUL; not only outstrips the usual accomplishments, but some branches of science and art. What, for instance, in everyday life, is the value of the higher mathematics compared with Phonography.

MANY THOUSANDS have learned and are learning this Beautiful Art, and thousands of phonographic letters are being exchanged among phonographers.

“Phonography now has quite A LITERATURE of its own, thanks to the enterprise of Mr. Graham [and will have much more], affording delight, not only to the mind of the reader, but to the eye. And so we might go on enumerating the advantages and beauties of this Most Beautiful Science. We recommend EVERYBODY to learn it. The least insight into its philosophy will afford great pleasure, and a complete mastery of the Art will give an accomplishment which may [to thousands] become a source of much profit.”—*Haverhill Gazette.*

GRAHAM’S HAND-BOOK is “a Complete Self-Instructor.” Price, post-paid, \$2.10.

“GRAHAM’S HAND-BOOK is the product of the maturest judgment, artistic taste, and reportorial skill.”—*Newburyport Herald.*

“MR. GRAHAM’S several text-books are unrivalled, and will probably never be equaled, and are fraught with originality.”

3,000 DOLLARS

A year is readily obtained by any good Phonographic Reporter.

“THE DEMAND for Phonographers, as SECRETARIES, AMANUENSES, and REPORTERS for COURTS, CONVENTIONS, and NEWSPAPERS is also very great. There is no field of labor in this country so CERTAINLY REMUNERATIVE as this.”—*Rochester Democrat.*

“YOUNG MEN have only to master Phonography, to make it a source of profit to themselves and their employers.”—“AN EASY STEPPING-STONE from a lower to a higher condition; a ladder on which young men may climb to Fame and Fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a GREATER DEMAND than supply.”

“STANDARD PHONOGRAPHY is the most Philosophical, Rapid, and beautiful system of SHORTHAND WRITING ever invented. The system as now used is the result of the labor and study of ANDREW J. GRAHAM of New York, by whom Pitman’s system was used as a basis, while he has made very many alterations and added many new features, making it at once the most unique and useful system of writing that can be imagined.”—*Haverhill Gazette.*

CHRISTIAN NAMES.

Aaron	{ a n r }	Hannah	{ h n h }
Abel	{ a b l }	Hellen	{ h l l }
Abigail	{ a b i g a i l }	Henry	{ h e n r i }
Ada	{ a d a }	Hugh	{ h u g h }
Adam	{ a d a m }	Ida	{ i d a }
Adelaide	{ a d e l a i d e }	Isaac	{ i s a a c }
Albert	{ a l b e r t }	James	{ j a m e s }
Alfred	{ a l f r e d }	Jane	{ j a n e }
Alice	{ a l i c e }	John	{ j o h n }
Alonzo	{ a l o n z o }	Joseph	{ j o s e p h }
Amelia	{ a m e l i a }	Josephine	{ j o s e p h i n e }
Amos	{ a m o s }	Julia	{ j u l i a }
Amy	{ a m y }	Katie	{ k a t i e }
Andrew	{ a n d r e w }	Lizzie	{ l i z z i e }
Ann	{ a n n }	Louisa	{ l o u i s a }
Anna	{ a n n a }	Louise	{ l o u i s e }
Annie	{ a n n i e }	Lucretia	{ l u c r e t i a }
Arthur	{ a r t h u r }	Lucy	{ l u c y }
Benjamin	{ b e n j a m i n }	Lydia	{ l y d i a }
Bertha	{ b e r t h a }	Mark	{ m a r k }
Caleb	{ c a l e b }	Martha	{ m a r t h a }
Calvin	{ c a l v i n }	Mary	{ m a r y }
Caroline	{ c a r o l i n e }	Matilda	{ m a t i l d a }
Carrie	{ c a r r i e }	Minnie	{ m i n n i e }
Charles	{ c h a r l e s }	Minola	{ m i n o l a }
Clara	{ c l a r a }	Moses	{ m o s e s }
Clarence	{ c l a r e n c e }	Myra	{ m y r a }
Cora	{ c o r a }	Nora	{ n o r a }
Daniel	{ d a n i e l }	Olive	{ o l i v e }
David	{ d a v i d }	Oliver	{ o l i v e r }
Dora	{ d o r a }	Olivia	{ o l i v i a }
Dyantha	{ d y a n t h a }	Peter	{ p e t e r }
Edgar	{ e d g a r }	Philip	{ p h i l i p }
Edwin	{ e d w i n }	Priscilla	{ p r i s c i l l a }
Edward	{ e d w a r d }	Rhoda	{ r h o d a }
Elias	{ e l i a s }	Robert	{ r o b e r t }
Eliza	{ e l i z a }	Rosa	{ r o s a }
Elizabeth	{ e l i z a b e t h }	Rufus	{ r u f u s }
Ellen	{ e l l e n }	Ruth	{ r u t h }
Emma	{ e m m a }	Sally	{ s a l l y }
Eva	{ e v a }	Sarah	{ s a r a h }
Ezra	{ e z r a }	Stephen	{ s t e p h e n }
Fanny	{ f a n n y }	Susan	{ s u s a n }
Flora	{ f l o r a }	Thomas	{ t h o m a s }
Francis	{ f r a n c i s }	Viola	{ v i o l a }
Frederic	{ f r e d e r i c }	Wallace	{ w a l l a c e }
George	{ g e o r g e }	Walter	{ w a l t e r }
Grace	{ g r a c e }	William	{ w i l l i a m }

NOTE.—The first of each triplet of Shorthand names corresponds to the first of each triplet of names in common print. The names are given in the Corresponding style, with the vowels. Two of the names would be shorter, as to outline, in the reporting style: *Charles*, would require but one stroke, *Cherls*; *Daniel*, would be written *Dee-Nel*. *David* might be written with *Deft*. This list will include many names that will be considered particularly sweet, because they happen to be the names of persons who are objects of our affections. See how sweet and private the phonographic name will look! *Minola* (accent on second syllable) is a new name, first given to my daughter. Non-phonographers will like to know at least enough of Phonography to write their names phonographically. And having learned that, I hope they will be stimulated to learn the entire art—the most beautiful of any.

Christian Names Envelops, 15 c. a pack.

THE LORD'S PRAYER.

EACH WORD SEPARATE.

SEE MATTHEW, vi. 9-13

g. a. b. c. d. e. f. g. h. i. j. k. l. m. n. o. p. q. r. s. t. u. v. w. x. y. z.

STANDARD PHONOGRAPHY.

THE BEST SHORTHAND.

Phonography is the best system of modern Shorthand writing. It is based on an alphabet of the simplest distinct forms possible to represent the elementary sounds of the language. Employing these by a complete system of combinations and contractions, the ability is soon acquired to report a rapidly delivered speech. At the same time, pronunciation is learned in the most thorough manner.

Easy to Learn. No common branch of study—as Reading, Writing, Arithmetic, Geography, or Grammar—can be so easily learned (to any given degree) as Phonography.

Young Men have only to master Phonography, to make it a source of profit to themselves and their employers.

An Easy Stepping-Stone from a lower to a higher condition; a ladder on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply.

Confined to no Profession. "The use of Shorthand," said the celebrated Dr. Johnson, "is not confined to any particular science or profession, but is universal."

For Clergymen. "I compose my sermons in Phonography, and find that it is the one thing needful for the minister, and for any one else who has much writing to do."—*Rev. Wm. D. Bridge.*

The Lawyer finds Phonography invaluable to him in noting down his references, as well as his recording testimony and making the first drafts of legal papers.

To Any Youth who may possess the Art, it is a capital of itself, upon which he may confidently rely for support.

For Business Purposes. "I deem Phonography far more valuable for Business purposes, for Journalizing, for Correspondence, and for private and rapid minuting of one's thoughts so that none may be lost, than for mere reporting."—*Dr. Stone.*

To the Professional Man, and indeed to every one whose pursuits in life call upon him to record incidents and thoughts (and whose do not?) it is one of the great labor-saving devices of the age."—*Judge Kane.*

As a Business the first great use of Phonography is for the reporting of Courts (civil and military), Committees, Conventions, Societies, Legislatures, and for reporting sermons, lectures, debates, etc. But there are various other uses for it as a business. **Phonographic Clerks** are now employed in some Telegraph, Railroad, Insurance, Express and Shipping offices; in the offices of Lawyers and Physicians; Merchantile and Manufacturing Houses; and in all the departments of the National Government; and

The Demand for Phonographers, as Secretaries, Amanuenses, and Reporters for Courts, References, Conventions and Newspapers, exceeds the supply of competent writers.

A Good Reporter readily commands a salary of \$1,500 to \$3,000. There is no field of labor in this country so

Certainly Remunerative as this; and it will be sought more and more with the rapid increase of facilities."—*Rochester Democrat.*

Standard Phonography the Best System of Shorthand.

"Standard or American Phonography, is now acknowledged by the most accomplished phonographers to be the best system of Shorthand writing that has ever been offered to the world. In the adaptation of its characters to the sounds of our language, in its legibility, in its powers of contraction, in the rapidity with which it can be written, in the logical and convenient arrangement of its principles, and in its ease of acquisition, it immeasurably surpasses every other system of Shorthand."—*Prof. John B. Holmes.*

PHONOGRAPHY.

Mr. Graham's system of Phonography stands pre-eminently the best in the world, and is by the best judges pronounced the *standard system*. Persons who desire to cultivate this science will find in Mr. Graham's paper a fund of information on the subject.—*Wappinger's Chronicle.*

PHONOGRAPHY :

OR THE

SCIENCE OF RAPID WRITING.

[From Pomeroy's *Democrat*.]

What electricity is to business, steam-driven machinery is to power, Phonography, or shorthand writing is to the rapid placing of one's thoughts or ideas upon paper. In this age of enterprise, invention, and continual hurry, when lightning-express trains are too slow for business men, the ordinary method of writing is too slow for editors, judges, courts where testimony must be taken, and managers of extensive business enterprises who have much correspondence. But for the employment of a skilled phonographer, capable of writing with ease and accuracy every word uttered by the most rapid speaker in conversation or oratory, we should find it impossible to transact the business before us from day to day, as it is now done, or to answer one out of ten of the letters coming to us demanding attention and reply.

To us, Phonography has proved a blessing beyond valuation. The art of writing words according to their sounds rather than by their spelling may well be considered one of the fine arts; in fact, one of the finest—requiring a perfect ear, instantaneous understanding, and a dexterity of manipulation but a little short of the miraculous. With the aid of an amanuensis, or shorthand writer, we can do as much work in one day as we could in ten without such aid or assistance.

The work of editing a newspaper—writing from twenty to thirty columns per week on current topics—is the smallest part of the work of the sanctum. There are letters to write—letters by the score each day, oftentimes calling for replies many pages in length.

When comes to hand the mail matter of the day, instead of sitting down to desk in the old-fashioned way, reading and answering letter after letter, slowly and oftentimes painfully tedious as the eye wearies the sooner from the brain being burdened with thought, it is comparatively an easy matter to treat the letter as though it were the person who wrote it, and talk instead of write what you would say. As the words fall from the lips of the speaker they are caught, "sensed" as it were, and taken down in phonographic characters before the echoes of the sounds have died away.

Thus words, sentences, ideas, paragraphs, items, chapters, articles, and books are phonographed instantaneously, even quicker than pictures are taken by the aid of photography. But this work demands rapidity of thought, for without the power to think instantly one might as well do his writing by the old method.

By the aid of Phonography a man can perform an amount of work in one day actually astonishing to those not conversant with this science. Our readers, especially those of an inquiring turn of mind, will be interested and find something new, worthy of remembrance, perhaps, in reading a short history of Phonography, its inventors and perfectors. The characters proper, corresponding with the English alphabet, number forty; while these characters are capable of indefinite combination, as figures are capable of representing sums beyond the comprehension of man.

HISTORY OF PHONOGRAPHY.

Isaac Pitman said, in a speech delivered at Birmingham, England, in the Town Hall, a few years since, upon being complimented as the inventor or discoverer of Phonography:

"I neither invented nor discovered anything in connection with Phonography."

The question then instantly arises—who did invent Phonography? Isaac Pitman, himself, revised this speech, and published it in a neat

little pamphlet, from his office in Bath, England; and it is from this pamphlet that the sentence above is quoted.

It is necessary to be thus particular, since there has been so much misapprehension upon this point. Scarcely a newspaper article, referring to the invention of Phonography, or Phonetic Shorthand, but sets him down as the inventor. He, however, spoke advisedly: for he knew that most of the old members of the Phonographic Society, before whom he was speaking, were aware of the way in which Phonography had grown up, and what assistance he had received from them, and from many others not present who would read his speech. This was delivered prior to the great schism caused by his inversion of the vowel-scale from the order it preserves in nature—an order of succession as regular and fixed as that of the seven primary colors in the spectrum, and which science and experience have proved to be the best for the shorthand writer.

Phonographers were at that time a united and very enthusiastic body, and Isaac Pitman was their recognized head. Everything phonographic reached the public through him, almost without exception; and it is believed that this will account, to a considerable extent, for the general misapprehension of the press. Perhaps it would be fair to assume that he may have deemed the question of invention of so small importance as to overlook it till the occasion above alluded to; or, he may have regarded it as too complicated to be unraveled to the satisfaction of all concerned. He acknowledges himself indebted to S. A. Good, for "the principle of *hooking*," that is, adding *n* to a character by a small terminal hook. Many other persons suggested different features and improvements, some of which were of great value. They can be pointed out one by one, going back to the principal basis of Phonography, the system of Harding, which was an improvement on Taylor.

This Harding improvement contained some of the most valuable features of Phonography, and was the same which Isaac Pitman tells us he first learned and wrote for about five years. To it he was indebted for the very important new manner of using the dot and the dash as vowel-signs, and giving them value according as they were placed opposite the beginning, middle, or end of the consonant sign. Indeed these features were improved so as to represent the *sounds* of the different vowel-letters instead of the letters themselves, and this constitutes the most important characteristic of Phonography. Harding had also three positions for words—above, on, and below the line. This important means of distinguishing words of the same sign or signs was used by Pitman. In Harding's system a letter of a prefix or suffix was used to represent those frequently occurring, as *m* for *magni*, *sh* for *ship*. This principle was adopted by Pitman together with several instances of its special application. Harding also employed the principle of phrase-writing, that is, joining the words of a phrase without lifting the pen, which principle became an important feature of Phonography.

A great many suggestions were made by students of the Shorthand Art, which were submitted for trial to a certain society in some sort private—so it was represented—the test for admission to which was the ability to write one hundred words a minute in the Phonography of that day, and one's own assertion of his ability to do so was all the evidence necessary. Of course this test was loosely applied if at all; and if it had been rigidly so, it would have been no criterion of ability to pass judgment upon the questions placed before this club of tyros. It was a ridiculous assumption of knowledge and experience on the part of ninety-nine in a hundred of them, or it was very pretentiously assumed for them.

One is not able to follow Isaac Pitman far before he discovers a remarkable characteristic of his course, one very prejudicial to the spread of any art requiring as essential elements of success manual dexterity and the use of memory without the slightest hesitation or halting. That characteristic is a disposition to change. With him nothing, scarcely, was settled. Everything, almost, was on trial. His provisions seemed made almost with aim at change. So careful and cautious a man as A. J. Ellis, it seems did not discover this

characteristic, or, it may be believed he could not control it until he had sunk \$20,000 in his experiments with him on Phonotypy.

But a greater loss, in the aggregate, than Mr. Ellis's, was occasioned to the body of phonographers in England, on account of Pitman's inversion of the vowel-scale, sometimes called "the topsy-turvy scale."

But Isaac Pitman is really deserving of more credit than the quotation from his speech would seem to allow; and what has been written above must not be taken to deprive him of any of the great honors so justly due him. Although he disclaimed having invented or discovered anything in connection with Phonography, yet it is evident, judging from the results, that he *did* invent something. He has shown by an engraved comparison that his Phonography was six per cent. faster than the best of the old systems of Shorthand. This may seem small, but it is actually of very considerable importance, enough to render verbatim reporting possible in some cases where before it would have been impossible.

While we credit him in this way as the inventor of Phonography, justice to the learner and to the public requires that we should make a signal distinction for Graham's improvement upon the system of Isaac Pitman, because it is greater and more distinct from Pitman's, judging from results, than was that from the system he improved upon. The same mode of comparison employed by Pitman to show his system superior to the best of old Shorthands demonstrates that Graham's Standard Phonography, even in its simplest style, is faster than Isaac Pitman's briefest or reporting style, and that the standard reporting style is at least twenty-five per cent. faster.

Graham's *Phonographic Visitor*, Vol. IV. pp. 523 and 547, shows by comparison in parallel columns, that Standard Phonography is twenty-five per cent. faster than either the style published in this country by Benn Pitman, or that of Munson, notwithstanding both these persons appropriate from Graham's Phonography many speed-giving improvements not contained in Isaac Pitman's styles—so that the gain over Isaac's present style may fairly be reckoned at thirty per cent.—five times as much as Isaac made upon the old Shorthand.

Let us remember that Graham has not made this great gain at the expense of legibility, but rather with an increase of it, and also with an improvement in the harmony and arrangement of the materials employed. Indeed, he has constructed the new and the old elements of the art into a science, so that it appeals to a well-ordered mind with all the force which is the constant and never-failing accompaniment of a regulated and logical system. So well was this done that all Shorthand works preceding Graham became at once obsolete, and his books were very soon the object of various raids made by plagiarists. Perhaps there has been no instance of late years where there has been bolder pirating done than Mr. Graham has been compelled to struggle against and expose. And even his protest against this piracy was deemed, by the plagiarists, as contrary to the liberal policy with reference to Phonography, promulgated through Isaac Pitman's publications in England. But when Mr. Gahagan, of London, began to import Graham's books for the use of phonographers who adhered to the vowel-scale approved by philosophy and practice, and which Graham retained while Isaac Pitman abandoned it, Isaac's vaunted liberality could not any longer be boasted of, for he commenced a copyright suit against Gahagan to prevent the sale. A vote showed that the majority of the phonographers of England desired to adhere to the old scale. As illustrating how they viewed the improved American system, we quote from Mr. Gahagan's utterances concerning Isaac's suit:

"To every unbiased mind it is quite clear that the American Phonography is a great improvement upon English Phonography. It is absurd for Mr. Pitman to talk about forbidding the books of Mr. Graham.

"Mr. Graham's system is hailed by the American press and by hundreds of phonographers who had learned Isaac Pitman's system, as a decided improvement upon the latter, and so different in its time-saving features as to justify the appellation American Phonog-

raphy in contradistinction from English Phonography. It is this system and not Isaac Pitman's that forms the peculiar distinction of Benn Pitman's books (issued after the Hand-Book). Mr. Graham has claimed the originality of these peculiar features, and upon that claim has instituted legal proceedings against Benn Pitman for piracy of copyright. It is idle for Isaac Pitman to talk of prohibiting the sale of books so essentially different from his own, and embodying a system so much superior to his. We shall go on as we have done, selling the American books to all who desire them, and shall take steps to make their existence more widely known for the good of the British public."

Isaac Pitman's brother, Benn Pitman, came here some time before the great schism, full of Isaac's ideas; and, assuming a sort of prescriptive right as "the brother of the inventor of Phonography," he seemed to believe himself fully empowered to represent him. It was distressingly difficult for him to realize that he had not a perfect right, in accordance with Isaac's practice in England, to appropriate here anything and everything phonographic, no matter by whom originated. How could any person else claim here an exclusive publication of improvements upon Pitman's Phonography? How could there be a Graham Phonography? It was this Benn Pitman who copied so audaciously from Graham's Hand-Book as to appropriate about 1,800 instances of Graham's improvements, and so servilely was this done as to copy the only two typographic errors in Graham's book. [*] The value of these appropriations, to himself even, was seriously impaired by many omissions and queer variations, serving somewhat to conceal the piracy. Even if we can overlook the injustice to a deserving author, we ought not, by looseness of appellation or misdirection, to send the learner to the Old Phonography or to any imitations of Graham's Phonography, as has sometimes been done in journals supposed to be published in the interest of education. Pitman Phonography is not Standard Phonography. Looseness of appellation and misdirection are injurious to science and to the public at large, by serving to "keep afloat impracticable schemes," and to perpetuate diversities of style, when the utility and importance of the art are greatly increased by unity.

The importance of a standard system needs hardly to be further urged, for it will be remembered that thousands of letters in phonography pass through the mail every year, and already vast numbers of persons are interested in the accuracy of the reports of court proceedings, of Congress and legislatures, of conventions, of lectures, and sermons, etc. If we can only have, as we ought quickly to have, by the diffusion of correct information, a standard system, so recognized everywhere, millions would soon be interested where now only thousands are, and there would be saved a vast amount of time and money now wasted in the use of longhand, when phonography might be used.

Having alluded to some misapprehensions and incorrect statements, it may be well to speak of some others which occasionally have been seen.

It is claimed, either from ignorance or from willful and interested misrepresentation, that Graham ignores Isaac Pitman. No one can say so who has read the first page of the preface to his Hand-Book, where he has generously and fully acknowledged his indebtedness to Isaac Pitman; and no one in this country has done him more true and lasting honor. Some of those who have been disingenuous enough to make this charge have discredited "the inventor" so much as to discard the name of phonographer. We have heard several of them say that it was injurious to a reporter to acknowledge himself a phonographer, and, accordingly, they advertised themselves as stenographers. But this began before Standard Phonography became much known. Doubtless there was a time when this might have been shrewd business management in men not very scrupulous. But Isaac has himself to blame for whatever disgrace there is in it.

* See, in No. 25 JOURNAL, how Benn Pitman committed a flagrant phonographic blunder in trying to conceal one of his appropriations from the Hand-Book by varying its outline for accuracy.—ED.

BREVISCRPTION

Treats of the various means of BRIEF WRITING—one or more of which will naturally be used by every literary person.

I. STANDARD PHONOGRAPHY.

II. PARTIAL PHONOGRAPHY.—The ordinary writing for the less frequent words, and for the more frequent words—

PHONOGRAPHIC WORD-FORMS, as | for *it*,) *was*, (*may*, . *and*:

LIST I. Containing twenty Phonographic Word-Forms.

LIST II. Containing sixty Phonographic Word-Forms (inclusive of those of the first List).

III. BRIEF LONGHAND.—In which the common letters are used with contractions for the most frequent words and parts of words; as, *c*, can; *h*, have; *o*, over; *n*, ness; *l*, less; *n*!, nevertheless; *icn*!, it can not be; *imhb*, it may have been. Explained in the Editor's work entitled "Brief Longhand." Price, post-paid, 63 cents.

SYSTEMS OF SHORTHAND.

As every person about to begin the study of Shorthand naturally seeks the best, and other things being equal, the general or Standard system, I propose as I only can afford to do, to place before my readers the whole field of shorthand systems that are now at all seeking public favor or notice. They are:

I. **STANDARD PHONOGRAPHY.** Characteristics: the greatest and an adequate speed, as shown in the practice of the best reporters in the country; analogical and harmonious development of principles; logical and scientific exposition, in a complete series of text-books, which cannot be approached by the books of any other system. The improvements of principles, details, and exposition of this system have been an unfailing resort for various literary thieves, who, while disagreeing among themselves, show how attractive is the system they would try to supersede.

II. **BENN PITMAN'S SYSTEM**, is largely made up of improvements appropriated, in contravention of Graham's literary rights, from the Hand-Book of Standard Phonography. It was completely demonstrated, on p. 547 of Vol. IV. of the Standard-Phonographic Visitor, by a comparison in parallel columns, that Benn Pitman's reporting style is no shorter than the Standard-Phonographic corresponding style (the style for beginners), and that his reporting style was ONE THIRD longer than the Standard-Phonographic reporting style. See same comparison on next page.

III. **MUNSON'S SYSTEM.** This system appropriates many of Graham's improvements, notwithstanding Munson, while affecting to deprecate plagiarism, does not, in his text-book, even mention Graham, from whose work he plagiarises so freely. That he has appropriated many of Graham's improvements will in due time be demonstrated by the publication of an exhibit already prepared. But, notwithstanding these appropriations from Standard Phonography, Munson's system cannot be saved from the "waste-basket" of inferior and comparatively worthless systems. It must be classed with comparatively worthless systems, upon the principle that any system is comparatively worthless while a better system is at hand. That Standard Phonography is better is demonstrated by the following.

1st. Munson could not resist appropriating largely from Standard Phonography notwithstanding he affects to condemn plagiarism, and notwithstanding in thus appropriating he violates copyright law and risks its penalties.

2nd. Where Munson does not appropriate Standard-Phonographic features, he substitutes features that cannot stand the test of the ac-

cepted principles of phonographic criticism. If any one wishes to see how overwhelmingly against Munsonism is the verdict of a critical comparison, let him read in Vol. II, of the VISITOR, the review of "Worthless Suggestions."

3rd. Munson adopts an inverted vowel-scale, shown to be philosophically wrong and inferior. It has the effect also of cutting off all Munsonites from the great body of phonographers as much as a long-hand writer would exile himself by writing *a* for *e*, *e* for *i*, *i* for *o*, etc. The isolation would be still worse if he wrote *mp* for *h*, *l* for *r*, *tor* for *tive*, *the* for *a*, and *a* for *the*, and introduced many other disadvantageous changes and torturings of orthography corresponding to Munson's changes in the long-established and approved phonographic modes of writing.

4th. On p. 523, of Visitor, Vol. IV, a comparison demonstrates that Munson's reporting style is hardly equal to Graham's corresponding, or beginner's, style, while it is ONE THIRD longer than Graham's reporting style. See same comparison on next page.

Every reader can see that no one can gainsay these objections. There can be no compensating advantages.

IV. **LINDSLEY'S TACHYGRAPHY** should mean a system of swift writing, but that it is inappropriately so named is apparent enough when its author acknowledges that it secures a speed of only about eighty words a minute. That it is no easier to learn than Phonography is obvious to any one comparing its text-book with the SYNOPSIS, or LITTLE TEACHER, explaining the corresponding style of Standard Phonography—which, by a comparison on p. 14, of this Number is shown to be much better than Lewis's century-old shorthand, which was superior to Lindsley's Tachygraphy. It is better for any one who wishes to economize writing-labor, to learn Graham's BRIEF LONGHAND rather than Tachygraphy.

V. **SCOVILLE'S SYSTEM** throws away the great advantages of the phonographic principle, burdens the writing with joined vowel-signs which multiply difficult joinings and foster habits inconsistent with a simple consonantal expression and the necessary brevity for reporting. It is not worthy of a comparison with the poorest of the phonographic systems.

VI. **PROF. GRAY'S "LIGHTNING SYSTEM,"** by its presumptuous name suggests the idea of humbuggery. From an inspection of it I am clearly of the opinion that it is some old antiquated system, serving well enough the purpose of its advertiser, but not worthy of a comparison with Standard Phonography. Whether "Prof. Gray" is an entity or fiction, whether the name is the real name of the advertiser or a *nom de plume* or *nom de humbug*, I have not ascertained.

Isaac Pitman's Phonography is not properly mentioned in this list of systems, for his publications have almost ceased to have any circulation or influence in this country; for the good reason that the phonographers of this country, as of England, were tired of ceaseless change, and also for the good reason that Standard Phonography is far superior to any style he has ever published. It is easy to demonstrate by comparison* that even the corresponding style of Standard Phonography is superior to any reporting style ever published by Isaac Pitman. Even his brother Benn in this country has shown a preference for Graham to Isaac, having extensively plagiarized from Standard Phonography instead of following Isaac. See, in Vol. II, of the VISITOR, a Synopsis of the Copyright Suit against Benn Pitman alias Benjamin Davis, for his appropriations from Graham's Hand-Book. The natural result of the great superiority of Standard Phonography as to system, has been that probably nine phonographers out of ten have studied it, that it has been introduced into all or nearly all institutions where Phonography is really taught, that it has thus secured support for the publication of a magnificent series of text-books and reading books, furnishing the pupil with all needed and desirable assistance, and that it is the object of attack by all the shorthand plagiarists who agree with one another only in attacking Graham and Standard Phonography.

* As since done in Student's Journal, No 72. And now in this sheet.

A COMPARISON

OF MUNSON'S REPORTING STYLE WITH THE CORRESPONDING
AND THE REPORTING STYLE OF STANDARD
PHONOGRAPHY.

STANDARD-PHONOGRAPHIC CORRESPONDING STYLE.	MUNSON'S REPORTING STYLE.	STANDARD-PHONOGRAPHIC REPORTING STYLE.
1. The above comparisons are demonstrations that "he who runs may read" of the great inferiority of Munson's and Benn Pitman's styles. Isaac Pitman once claimed, and every phonographer admitted, the superiority of his Phonography over Davidson's shorthand, because it was shown by such a comparison as the above to be six per cent. faster than Davidson's. By this universally accepted and used standard of comparison in shorthand matters, how very much better is Standard (or "Graham") Phonography than Munson's or Benn Pitman's style.		
Each of the three columns is of the same width, and the spaces between the words and phrases are uniform, in order that the comparison should be a fair exhibit of the relative compactness and speed of the styles compared. Bearing these facts in mind, let us note the results of the comparisons—		
I. AS TO MUNSONOGRAPHY.		
1. Even the Corresponding, or learner's, style of Standard Phonography is shown to be a little more compact than the reporting style of Munson's misnamed "Complete Phonography." The advantage in favor of the Standard-Phonographic corresponding style as compared with Munson's reporting style would appear still greater, if the vowels in the Corresponding style, which consume horizontal space had been omitted, as they might rightfully have been in such a comparison. And even greater will appear the superiority of the Standard-Phonographic corresponding style over Munson's reporting style, when we consider its greater simplicity of representation and its freedom from such arbitrary, non-phonographic expedients as Munson adopts, as representing the by T.		
2. The Reporting style of Standard-Phonography saves four lines out of twelve! that is, Munson's (In) "Complete Phonography" requires ONE THIRD more SPACE and ONE THIRD more LABOR, than does the Reporting style of Standard-Phonography. The Standard-Phonographic reporting column requires 198 strokes and liftings of the pen, while the Munson column requires nearly one third more, namely, 255; and then, in the Munson style, the strokes are frequently full-length or double-length where Standard-Phonography would use a half length, or only a tick, or would imply a word. For instance, Munson gives Eftel (double-length EF) instead of the Standard-Phonographic Fet (a half-length) for after; he gives a full-length stroke \, instead of a dash (a quarter-length) for but; he gives heavy Em, (—), the slowest simple stroke, instead of i (an eighth length) for he; he gives Way (—) instead of Wuh (—) for would; he gives Vee (—) for of, which Standard Phonography implies by nearness.		
But the superiority of the Standard-Phonographic reporting style over Munson's		

RESULTS OF THE COMPARISONS.

The above comparisons are demonstrations that "he who runs may read" of the great inferiority of Munson's and Benn Pitman's styles. Isaac Pitman once claimed, and every phonographer admitted, the superiority of his Phonography over Davidson's shorthand, because it was shown by such a comparison as the above to be six per cent. faster than Davidson's. By this universally accepted and used standard of comparison in shorthand matters, how very much better is Standard (or "Graham") Phonography than Munson's or Benn Pitman's style.

Each of the three columns is of the same width, and the spaces between the words and phrases are uniform, in order that the comparison should be a fair exhibit of the relative compactness and speed of the styles compared. Bearing these facts in mind, let us note the results of the comparisons—

I. AS TO MUNSONOGRAPHY.

1. Even the Corresponding, or learner's, style of Standard Phonography is shown to be a little more compact than the reporting style of Munson's misnamed "Complete Phonography." The advantage in favor of the Standard-Phonographic corresponding style as compared with Munson's reporting style would appear still greater, if the vowels in the Corresponding style, which consume horizontal space had been omitted, as they might rightfully have been in such a comparison. And even greater will appear the superiority of the Standard-Phonographic corresponding style over Munson's reporting style, when we consider its greater simplicity of representation and its freedom from such arbitrary, non-phonographic expedients as Munson adopts, as representing the by T.

2. The Reporting style of Standard-Phonography saves four lines out of twelve! that is, Munson's (In) "Complete Phonography" requires ONE THIRD more SPACE and ONE THIRD more LABOR, than does the Reporting style of Standard-Phonography. The Standard-Phonographic reporting column requires 198 strokes and liftings of the pen, while the Munson column requires nearly one third more, namely, 255; and then, in the Munson style, the strokes are frequently full-length or double-length where Standard-Phonography would use a half length, or only a tick, or would imply a word. For instance, Munson gives Eftel (double-length EF) instead of the Standard-Phonographic Fet (a half-length) for after; he gives a full-length stroke \, instead of a dash | (a quarter-length) for but; he gives heavy Em, (—), the slowest simple stroke, instead of i (an eighth length) for he; he gives Way (—) instead of Wuh (—) for would; he gives Vee (—) for of, which Standard Phonography implies by nearness.

But the superiority of the Standard-Phonographic reporting style over Munson's

A COMPARISON

OF BENN PITMAN'S REPORTING STYLE WITH THE CORRESPONDING
AND REPORTING STYLE OF STANDARD
PHONOGRAPHY.

STANDARD PHONOGRAPHY, CORRESPONDING STYLE.	BENN PITMAN'S REPORTING STYLE.	STANDARD PHONOGRAPHY, REPORTING STYLE.
1. The above comparisons are demonstrations that "he who runs may read" of the great inferiority of Munson's and Benn Pitman's styles. Isaac Pitman once claimed, and every phonographer admitted, the superiority of his Phonography over Davidson's shorthand, because it was shown by such a comparison as the above to be six per cent. faster than Davidson's. By this universally accepted and used standard of comparison in shorthand matters, how very much better is Standard (or "Graham") Phonography than Munson's or Benn Pitman's style.		
Each of the three columns is of the same width, and the spaces between the words and phrases are uniform, in order that the comparison should be a fair exhibit of the relative compactness and speed of the styles compared. Bearing these facts in mind, let us note the results of the comparisons—		
I. AS TO MUNSONOGRAPHY.		
1. Even the Corresponding, or learner's, style of Standard Phonography is shown to be a little more compact than the reporting style of Munson's misnamed "Complete Phonography." The advantage in favor of the Standard-Phonographic corresponding style as compared with Munson's reporting style would appear still greater, if the vowels in the Corresponding style, which consume horizontal space had been omitted, as they might rightfully have been in such a comparison. And even greater will appear the superiority of the Standard-Phonographic corresponding style over Munson's reporting style, when we consider its greater simplicity of representation and its freedom from such arbitrary, non-phonographic expedients as Munson adopts, as representing the by T.		
2. The Reporting style of Standard-Phonography saves four lines out of twelve! that is, Munson's (In) "Complete Phonography" requires ONE THIRD more SPACE and ONE THIRD more LABOR, than does the Reporting style of Standard-Phonography. The Standard-Phonographic reporting column requires 198 strokes and liftings of the pen, while the Munson column requires nearly one third more, namely, 255; and then, in the Munson style, the strokes are frequently full-length or double-length where Standard-Phonography would use a half length, or only a tick, or would imply a word. For instance, Munson gives Eftel (double-length EF) instead of the Standard-Phonographic Fet (a half-length) for after; he gives a full-length stroke \, instead of a dash (a quarter-length) for but; he gives heavy Em, (—), the slowest simple stroke, instead of i (an eighth length) for he; he gives Way (—) instead of Wuh (—) for would; he gives Vee (—) for of, which Standard Phonography implies by nearness.		
But the superiority of the Standard-Phonographic reporting style over Munson's		

In "Complete" reporting style appears still more overwhelming when we consider the greater LEGIBILITY of Standard-Phonography, its greater LINEALITY, its greater ANALOGY, its greater BEAUTY, and (what settles the matter for every one wishing to become a reporter) its ADEQUACY for reporting, while Munson's style is not equal to the old Pitman Phonography which failed as a reporting instrument in the hands of nearly all its practitioners.

II. AS TO BENNPITMANOGRAPHY.

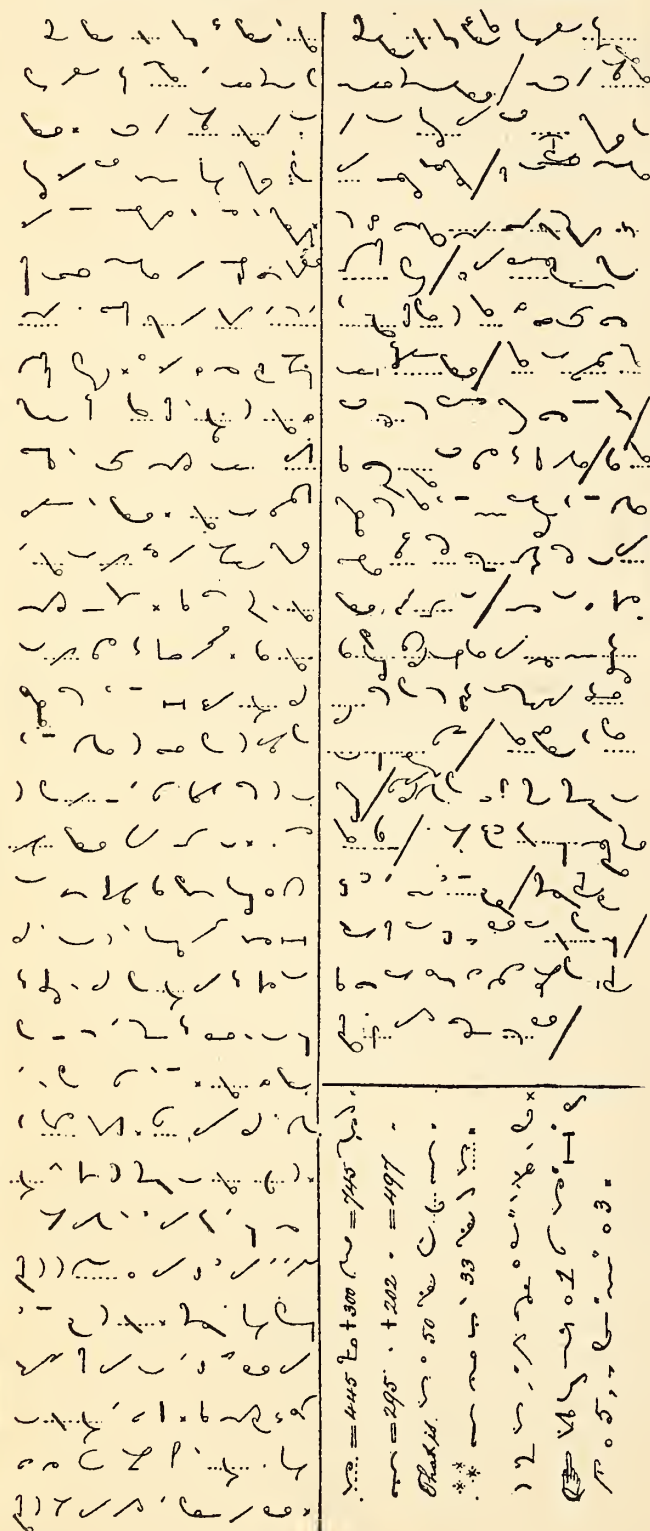
The comparison demonstrates that Benn Pitman's Reporting style is not equal to the simple corresponding style of Standard-Phonography, and that Benn Pitman's reporting style, notwithstanding his appropriations from Graham, is ONE THIRD LONGER than Graham's reporting style; and this inefficiency of Munson's and Benn Pitman's styles must lay them "upon the shelf" among the "Junkshop" systems, since no one knowingly will take up systems shown to be inferior.

Nor is there anything that can be said in truth and fairness to diminish the great disgrace in which the comparisons place the piratical systems. They cannot be said to be more legible. For, no system can present better proofs of legibility than Standard-Phonography. [See p. 7, preceding Number of Journal.] Besides giving the writer longer outlines, which cannot be written so accurately as the briefer ones of Standard-Phonography, they fail to make very many distinctions—all tending to legibility—which are secured in Standard-Phonography. They teach or exemplify bad phrase-writing, in violation of important principles of legibility. They also waste important stenographic material which properly employed would favor both speed and legibility; or they give too many values to some devices, one of the surest means of confusing the reader. Many of the analogies of Standard-Phonography—great aids to learner, writer, and reader—are either not observed by Munson and Pitman, or deformed and mangled in their appropriation of them. For many instances of deforming appropriation, see Visitor, Vol. 4, under head of "Improved Outlines."

A COMPARISON OF ISAAC PITMAN'S PRESENT REPORTING STYLE AND THE REPORTING STYLE OF (GRAHAM'S) STANDARD PHONOGRAPHY.

ISAAC PITMAN'S STYLE.

STANDARD PHONOGRAPHY.



COMPARISON OF ISAAC PITMAN'S PRESENT PHONOGRAPHY WITH GRAHAM'S STANDARD PHONOGRAPHY.

In the comparison by engraving in the preceding column, Isaac Pitman's Phonography is precisely as given by him, and the Standard Phonography is precisely as the Standard-Phonographic outlines and principles of phrase-writing would require.

THE RESULT of the comparison is as follows:

Pitman's=445 strokes plus 300 liftings=745 movements of the pen.

Graham's=295 strokes plus 202 liftings=497 movements of the pen.

That is, Pitman's present Phonography is FIFTY PER CENT—ONE HALF—longer than Standard Phonography.

Periods have been counted as 1, while Pitman's — has been reckoned as 5, and the Standard-Phonographic wave-line used for a dash has been counted as 3.

Years ago Isaac Pitman claimed for his system a noticeable superiority to Davidson's shorthand, because, as shown by such a comparison as this, his then Phonography was six per cent. faster than Davidson's. And that really was, in shorthand writing as in money, an important gain—enough to make the difference between fully reporting and not accurately reporting many a speaker—enough to make the difference of reporting with difficulty or with ease many other speakers. But what shall we say of a difference between two systems, more than five times as great! Isaac Pitman's present Phonography requires 150 strokes and liftings where Standard Phonography requires but 100.

In addition to the fact *incontestable* that Isaac Pitman's present style is ONE HALF longer than Standard Phonography, his system is very objectionable on account of its frequent departures from *convenience* and *consistency* of representation; because of its great *waste* of shorthand material; and because of its *pursuit of mere fancies* (as in the inversion of the dot-vowel scale, and in providing a sign for *qu* as distinct from *kw*).

W representation.—The Standard sign for *w*, — , Isaac Pitman now devotes to *rh* and *rj*, and uses for *w* the Standard-Phonographic *ur*, — .

By his plan *arch* and *urge*, etc., gain nothing practically, since the derivatives *arched* and *urged* (like *Way-Tee* and *Way-Dee*) are too slow and difficult and inconsistent. He partially adopts the Standard-Phonographic characteristic of brief signs for *w*, *c*, — , used for simple *w*, and joined in cases where the stroke is not convenient (as in — *wedge*, *wake*, *week*). The Ninth-edition *wm*, *wn*, *wr*, which the Standard Phonographer finds so convenient are replaced by Isaac Pitman by a variety of devices without consistency and without advantage to the writer.

Y representation.—The Standard stroke for *y*, — , is now called by Isaac Pitman *lr*, which latter use he abandoned years ago for the better plan continued in Standard Phonography. He now uses the Standard-Phonographic *h*, — , for *y*. But he does not give his patrons the benefit of the Standard-Phonographic peculiarity of brief signs for *y*, *c*, — , though inconsistently enough he adopts in part the Standard-Phonographic plan of brief signs for *w*.

H representation in Standard Phonography is effected by — as a stroke, and by a slanting tick as a brief joining sign, which is used, in the reporting style, on the line, for *he*, below the line, for *how*. Isaac Pitman substitutes for the stroke what is used by the Standard Phonographer for *s-h*, — (as in *Soho*, *Sahara*), and also what would legitimately be even in his system *schr*, namely, — . Thus he makes the circle a mere mark of distinction, and when he enlarges this circle to prefix *s*, there is the disadvantageous inconsistency that the large circle represents only a single *s*. As a brief sign for *he*, he very rarely uses a *heavy* perpendicular tick, not properly corresponding to the slight sound (*h*) represented, having very slight joining capacity, and, we should say, not very legible.

The *Tion-Hook* is given by Mr. Isaac Pitman the vicious licence of being turned on either side of the straight lines, and that only when full length, while the Standard Phonographer by turning the *Shon*-hook upon the circle-side only (as in — *operation*) has the advantage not only of *consistency*, but also the use of a hook on the other side for the termination *tive* (as in — *operative*).

Large Initial Hooks.—When the Eighth-edition *ml*, *nl*, *rl* group-signs were changed, in the Ninth edition, to *wm*, *wn*, *wr*, those used to the Eighth edition felt the need of group-letters to replace the changed

signs. These were furnished in Standard Phonography, by *ml* *nl*, *rl*, with a large initial hook.

The *ml* and *nl* signs have been adopted by Isaac Pitman, but the more needed *rl* sign is wastefully and inconsistently devoted to *wh*. The large initial hook was applied, in Standard Phonography, to the other letters, in accordance with this beautiful and advantageous principle: Enlarging the small Ar-hook adds *l* (as *trl*, *trial*, etc.); enlarging the small El-hook adds *r* (as *klr*, as in *clear*, *color*). The latter sign Isaac Pitman misuses for *qu*; while the Standard-Phonographic Ses-Kay, *q* (as in *Cisco*, *Sussex*) is his *sq*. He has pursued the mere fancy of having a representative of the common-spelling *qu*, which the old shorthand authors represented, according to its sound, by *kw*, although they made no loud profession of writing phonographically.

Without the delay and expense of many shorthand engravings to set among types, it would be difficult to point out (as we have done in the *Phonography* of page 6 of the *JOURNAL* for June last) the outrageous junctions and anomalies which Isaac Pitman's present system involves.

A, An, And.—In 1855-6 was published our plan of representing *a*, *an*, and, by a HORIZONTAL or PERPENDICULAR tick, joined to a preceding or following word. In Isaac Pitman's Tenth-edition Manual (1857) there was a partial adoption of our plan; that is, *a* and *an* (not *and*) were allowed to be joined to a PRECEDING word only, by a tick horizontal or perpendicular. In his later systems (or "editions"), he assigns to *and* the old and long-approved on-sign; and then *on* is represented by the old or-sign; and then *or* is represented by the long-used sign for *here*. And thus Isaac Pitman changes the old ways needlessly and without compensating advantage. The far better Standard-Phonographic plan did not disturb a single one of the old established signs. The very advantageous Standard-Phonographic plan of implying the *ing* dot by writing the *a-n-d* or the tick in its place is very wastefully and needlessly replaced in Isaac Pitman's present Phonography by a tick-sign for *ings*.

Lengthened Strokes.—Isaac Pitman's present rules prescribe that the *tr*, *dr*, *thr* added by lengthening a curved stroke should read after a final hook, instead of before as in Standard Phonography. On p. 784 of Vol. 3 of our *Phonographic Visitor* it was demonstratively shown that this plan of Mr. Isaac Pitman loses eleven advantages gained by having the hook read last (as in the Standard-Phonographic *tr* in their own). Lately, he has slipped in the Standard-Phonographic peculiarity of lengthening straight lines also, to add *tr*, *dr*, *thr*; and we see in his phonography lately the double Standard-Phonographic peculiarity of lengthening Ray for *rather* and adding *than* by an En-hook. But his inconsistency here of having the hook read last and elsewhere first is no worse than his use of the *s*-circle for a mere distinguishing mark, and having the *s*-*s*-circle in *sq* represent *s* and *w*. "Consistency is a jewel."

Vowel representation.—Mr. Isaac Pitman still employs the inverted dot-vowel scale, writing *ah* opposite the beginning of a letter, and *eo* opposite the end. On pages 317-320 of our Vol. 2 *Visitor*, this inverted scale was shown to be theoretically and practically unsound. Munson could not save it in this country and it has not saved Munson. Upon an examination of the workings of the inverted vowel-scale it has been found that, in 10,000 words as occurring in connected reading matter—

1.—630 are slightly easier of vocalization with the inverted scale.

2.—While 900 are more difficult of vocalization with the inverted scale.

A.—In 143 instances, words now exceptionally placed in the first position as the best for phrase-writing, are simply legitimated in that position by the inverted scale.

B.—While in 1363 instances, words which now regularly occupy the first position, the best for phrase-writing, are required, by the inverted scale, to be in the third position. Many such words as *in*, *if*, *me*, *thing*, *we*, *with*, *is*, *his*—which are placed regularly, by the Standard scale, in the first position (and which is the best for phrase-writing in consequence of allowing additions of dependent words without running too far below the line), are required by the inverted scale of Isaac Pitman to be written through or below the line, and thus preventing phrase-writing entirely or marring the lineality of writing.

For some non-observant readers it should be remarked that the Mr. Pitman referred to here is the venerable phonographic publisher of England, and not Mr. Benn Pitman, his brother, of this country.

GRAHAM'S WORK AND WORKS.

With reference to these, it may be said—

BRIEFLY:

That its STANDARD-PHONOGRAPHIC SERIES greatly surpasses any other series of Shorthand works in the whole history of Stenography, as—

By great Superiority—

1. Of its Text-book of PRINCIPLES, or ELEMENTS: *THE HANDBOOK*.
2. Of its text-books of ILLUSTRATIONS: *THE FIRST READER* and *THE SECOND READER*.
3. Of its text-book of REFERENCE: *THE DICTIONARY*.
4. Of the SYSTEM, as demonstrated by "comparisons" and by all other modes of scientific shorthand criticism,—speedy, and as legible as print, for correspondence, etc., and of adequate speed for reporting, enabling many, by its superior brevity, to become reporters who otherwise could not.
5. Of its NOMENCLATURE—definite and practical, and unfailing—answering as no other system for either Conversation, Oral Instruction, or for indicating in print shorthand outlines, or forms, as in a Phonographic Dictionary—all very important objects.
6. In combining all these great points of superiority.

That his BRIEF LONGHAND presents the longhand writer the best means of expediting writing without the use of shorthand signs.

MORE EXPLICITLY:

1. THE TEXT-BOOK OF PRINCIPLES—THE HANDBOOK—is superior to all other shorthand text-books, by presenting the instruction in PRINCIPLES, or ELEMENTS, in SCIENTIFIC FORM AND MANNER—with LOGICAL ANALYSIS AND TREATMENT OF SUBJECT—with SUPERIOR COMPLETENESS OF ILLUSTRATION, together with questions for the Teacher or Private Student; and with various points of Unique Merit too numerous to mention.

2. THE TEXT-BOOKS OF ILLUSTRATION—THE FIRST, and the SECOND, READER—are superior to all other books of the sort, by giving the most Ample and Beautiful and Diversified Illustrations of the Corresponding and Reporting Styles, accompanied with Keys, and with great fullness and wealth of instruction in the way of notes, and by frequent references to the principles illustrated.

3. THE TEXT-BOOK OF REFERENCE—THE DICTIONARY—is vastly superior to any other work of proximate kind, embracing a much larger VOCABULARY, or list of Words, than any other shorthand dictionary, together with their PRONUNCIATION (unmistakably indicated—as the *Phonographer*, or writer according to Sound, especially needs—by a practical pronouncing alphabet), and with OUTLINES for the Corresponding, Advanced Corresponding, Reporting, and Advanced Reporting styles, (when they are different) clearly shown by the use of the Standard-Phonographic Nomenclature; and presenting also, with their reporting outlines, a list of PHRASES, far more extended than ever before or since published.

4. THE SYSTEM—STANDARD PHONOGRAPHY—founded upon the best form of the Old "English Phonography," presents many remarkable IMPROVEMENTS upon that system, and is far superior to any current shorthand system, as demonstrated by comparisons of required strokes and liftings of the pen (see *Student's Journal*, Nos. 27 and 72), and by all other modes of scientific shorthand comparison and criticism, and by a great volume of testimonials (see *Hand-Book*, *Visitors*, and *Journals*) from many of the best shorthand writers (many of whom had previously studied other systems), and by repeated plagiarizing, or pirating, from the Standard-Phonographic Works. And this system is so based upon the Author's newly-evolved science of Phonographic Orthography, presented in Part V. of this Hand Book, that a scientific STABILITY has been secured for the Phonographic Art, without which there can be assured neither the Diffusion of the Art, the great benefits of Uniformity, nor a respectable and valuable Phonographic Literature; yet there is the same need for a Uniform system of shorthand as for a Uniform Language instead of contemptible dialects.

5. THE NOMENCLATURE—or Name-System—is far more Complete, Practical, Definite, and Precise than any ever before or since known, answering perfectly for Conversation, as between Teacher and Pupil (a most important need not previously met), and serving also to indicate in print, with entire precision, the Outlines, or Forms, of Words and Phrases, rendering a Shorthand Dictionary of desired Completeness, practicable, and reasonably cheap.

6. THE COMBINATION OF ALL THESE MERITS constitutes the crowning excellence of the Standard Phonography, necessitating and explaining its wide adoption by both amateurs and all the best reporters who have learned reporting since the publication of the system, nearly twenty years ago.

7. THE ADEQUACY OF STANDARD PHONOGRAPHY is a very important feature of its superiority, providing as it does for the wants of correspondence, annotating, composition, etc., a style called (from its principal use) the corresponding style, as legible as common print or longhand, and fully equaling the reporting style of any other system (as shown by comparisons; see No. 27 *Student's Journal*); and providing also—by a few additional principles, etc.—a Reporting style, not answering simply for moderate speakers, as some of the other systems do, but also for the most rapid speaking; and hence, by principles of superior brevity, compactness, and speed, enabling many to become reporters who otherwise could not, and securing complete reports of many rapid utterances that would be otherwise unreported or "slaughtered."

O IMITATOR SPARE.

O Imitator spare

That Standard shorthand plan;
Exert your "talents" where
A favoring eye may scan.

Your altered vowel scale's

Too "scaly" far for me;
Your "heavy Em" for *h*
Deranges my [may be].

Your "importance" is not clear

Improvement you've not made,
And [humbug] is your [Holy Ghost]
Perchance your stock in trade.

Your hook for *ter* and *tor* *

Too many values hath:
The complex I abhor,
Confusion wakes my wrath.

When [play] reversed is [pray] } instead of
Why not [flee] and [free] } pl pr
Changed plan and size of hook } a fr
Is not consistency!

The "Standard" you condemn—

'T is awful! just to think!
Your book its beauties gem:
Without them you would sink.

Your imitation's crude!

"The Standard" is preferred,
For System, Grace, and Speed—
'T is quicker by a Third!

The preference is approved

By your "taking" ways;
You think "The Standard" best
Oft your book displays.

Then Imitator spare

The Standard shorthand plan,
Exert your "talents" where
May show yourself "a man."

* Used also for *ture*, *der*, *dor*, *ther*, *dher*, *there*, *their*, *they* are, *other*.

From REV. WM. D. BRIDGE [an excellent reporter, and most thoroughly versed in the whole history of Phonography, and the various modifications and imitations].—I deem Graham's *Hand-Book* the *ne plus ultra* of Phonographic works. It is a monument of labor and excellence rarely surpassed by works of education in any branch of study. In fact, I can say that I know of no work which is gotten up on more purely scientific principles than the *Hand-Book* of Standard Phonography, or upon the basis of such thorough and rigid system. I can most cheerfully recommend it for its excellence in all its departments.

From CHARLES FLOWERS, Reporter.—The Standard Phonographic text-books are the only ones that are perfect in themselves. True lovers of the Beautiful Art will never allow them to be displaced by books of mushroom growth.

A COMPARISON

OF LINDSLEY'S TACHYGRAPHY, WITH LEWIS' CENTURY-OLD SHORTHAND, GRAHAM'S CORRESPONDING STYLE, AND BRIEF LONGHAND.

Lindsley's "Tachygraphy."	Lewis' Shorthand, Easy Style.	Standard Phonography, Corresponding Style.	Graham's Brief Longhand.
			Ic bgn
			we wrd
			re wrd w
			w
			re wrd w
			g
			e sm w ic
			bgn wlg.
			lngs wr md
			b hme
			w th hme
			w n
			ny p md
			th w md.

RESULTS OF THE COMPARISON.

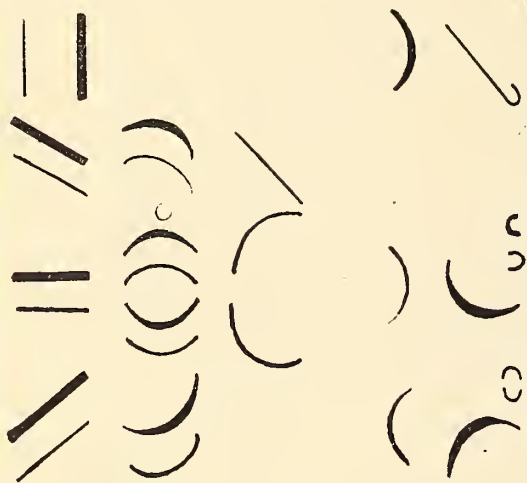
Tachygraphy should mean *swift writing*. Very obvious then is it that Lindsley's name for his style is a misnomer and deceptive, since, as demonstrated by the comparison, his style with considerable use of phrase-writing and omission of many vowels is far inferior to the Corresponding Style of Standard Phonography, and inferior to even Lewis' Century-old Shorthand. It is obviously inferior to even Brief Longhand, since the latter requires the learning of no new alphabet; since it can easily be read by anybody; and since its letters, from long use, shapes, and junctions, are made with enough greater facility to more than compensate for any extra pen-movement that may in a few cases be required. Lindsley's falsely-named Tachygraphy is so poor, indeed, that it was really unworthy of a comparison.

The biggest humbug of the last ten years in the Stenographic line, in my opinion, is Lindsley's Tachygraphy.—B. C. Murray.

SYNOPSIS OF STANDARD PHONOGRAPHY, 50 cents; LITTLE TEACHER, 40 cents; HAND-BOOK—"a complete self-instructor," \$2.10. "All about Phonography" in No. 27 STUDENT'S JOURNAL, 10 cents.

Order of ANDREW J. GRAHAM,
744 Broadway, New York, or of

STANDARD PHONOGRAPHIC ALPHABET.



The Envelops containing the Lord's Prayer, The Glance, or the Phonographic Alphabet, 15 cents a pack.

To acquire all the principles is the work of a very few days. Unlike old Stenographies, it is wonderfully free from all arbitrary points. Principle directs in the selection of the elementary letters. Principle guides at each successive rule. Principle directs the word-signs, or abbreviation marks. Memory and reason, therefore, harmonize in most beautiful proportion, and render each a wonderful mutual aid. The ingenuity of the series of contrivances make it a sort of amusement; while the singular facility it produces of accomplishing much in little, creates frequently a sort of passion for its intellectual exercises.—*Rev. Dr. Whedon.*

From L. S. BOSWORTH.—The Hand-Book is truly a prize in the hands of a phonographer. I am truly thankful that the many years of active reportorial experience which you have had, have so clearly been brought before the world.

From CHAS. S. BOYNTON.—I must tell you how I like the Hand-Book. It is the best Phonographic book I have ever seen.

I found, by dear experience, that to study any other system than the Standard-Phonographic system is to throw away one's time.—*C. A. Mosier, Reporter.*

GENEALOGY OF STANDARD PHONOGRAPHY.

The following Genealogy is extracted from the chapter on Brevi-
scription, in the Editor's SYNOPSIS OF ENGLISH GRAMMAR. It will be
a matter of historical interest to all phonographers, and affords a
demonstration of the superiority of Standard Phonography, the per-
fect fruit of the Stenographic tree.

STANDARD PHONOGRAPHY—"the best system of modern
Shorthand Writing"—consists—

1. Of New Principles, Rules, Combinations, Devices, Contractions, Word-Signs, and Phrase-Signs originated by the Author of this SYNOPSIS. (For a statement of many of these Improvements, see p. 389-91 of Vol. II. of the STANDARD PHONOGRAPHIC VISITOR.)
2. Of, as a Basis, the "Ninth Edition" of Phonography as amended by the Author of this SYNOPSIS—
THE NINTH EDITION, published in 1852, being an improvement, by different Phonographers, upon—
THE EIGHTH EDITION, published in 1847—an improvement, by different Phonographers, upon—
THE SEVENTH EDITION, published in 1845—an improvement, by different Phonographers, upon—
THE SIXTH EDITION, published in 1844—an improvement, by different Phonographers, upon—
THE FIFTH EDITION, published in 1842—an improvement, by different Phonographers, upon—
THE FOURTH EDITION, published in 1841—an improvement, by different Phonographers, upon—
THE THIRD EDITION, published in December, 1840—an improvement, by different Phonographers, upon—
THE SECOND EDITION, published in July, 1840—an improvement, by different Phonographers, upon—
THE FIRST EDITION, or STENOGRAPHIC SOUND-HAND, published in 1837—an improvement (by Isaac Pitman and S. A. Good, it is supposed) upon—
HARDING'S STENOGRAPHY, published in 1823—an improvement upon—
TAYLOR'S STENOGRAPHY, published in 1786—which was an improvement upon various systems of Shorthand preceding.

STANDARD PHONOGRAPHY,

THE BEST SHORTHAND,

TAUGHT PERSONALLY OR BY MAIL,

AND

GRAHAM'S PUBLICATIONS

FOR SALE AT NEW YORK PRICES,

By.....

W. G. CHAFFEE.
TEACHER OF PHONOGRAPHY,
—OSWEGO, N. Y.—
Instruction in Phonography given by Mail.
Situations procured, pupils, wages, compe-
tent. Send for circular.

Gem City Business College, Quincy, Ill.



SPECIAL CIRCULAR TO TEACHERS FOR THE SPRING AND SUMMER MONTHS, 1883



WE have decided to depart somewhat from our usual custom, and offer *Special Courses* and special rates of tuition for the spring and summer months, to teachers and those who are qualifying themselves for teaching. In preparing these courses, we have kept in view the demands and necessities of teachers, both as regards the courses of instruction and the expense of taking the same.

There is a growing demand for *better teachers of penmanship* in the public schools of the country, as every teacher well knows who reads this circular; and considerable call is also being made upon teachers for instruction in Book-keeping, by both public and private students.

Now what we propose, and undertake to do, is to offer the necessary facilities to teachers for preparing to meet and supply this demand, which is growing upon them. Many of our students who have taken book-keeping and penmanship, have been enabled thereby to secure an increase in salary of from \$10 to \$20 per month over former contract at the same place, simply from the reason that they are now competent to teach penmanship efficiently to their schools; while many have quite doubled their salaries by teaching special classes in penmanship evenings.

If you are a good penman and can teach this branch successfully to your pupils, it at once gives you prestige with the pupils and their parents that nothing else will do; thus establishing a reputation that will insure you an increase in salary should you remain for the ensuing year, or afford the strongest recommendation to carry with you in securing new situations and increase of salary.

In addition to the satisfaction of understanding book-keeping and penmanship, and being competent to teach these branches successfully to your pupils, you open up for yourself new fields of labor. By qualifying yourself as an accountant, you are prepared to go into our best business houses as book keeper, if you should wish a change from teaching; or what many of our young men find still better, is to change from the arduous task of district school teaching at from \$30 to \$45 per month, to teaching penmanship or book-keeping, in Business and Literary Colleges, High Schools and Academies, at from \$75 to \$125 per month, and with but little responsibility, compared with that of teaching in the old way.

To meet the demands and circumstances of different teachers, we have arranged *three courses* of study, viz:

THE NORMAL PENMANSHIP COURSE, THE HIGH SCHOOL COURSE IN BOOK-KEEPING, and the PRACTICAL OR COMPLETE COURSE IN BOOK-KEEPING.

The time required and the necessary expenses for each of the courses may be estimated as follows:

The High School Course in Book-Keeping.

A SIX WEEKS' COURSE FOR TEACHERS, BY SINGLE AND DOUBLE ENTRY.

This course includes our entire High School edition, a book of 94 pages, arranged for High Schools, private classes and self-instruction. It contains a first and second series, three additional Sets, including both Double and Single Entry, and is a thorough short course in Book-keeping. This course can be thoroughly completed in six weeks, and qualifies the student for teaching the subject, or for keeping any ordinary set of business books.

A large number of Schools and Colleges are now using this book with the best results, including the State Normal School at Kirksville, Mo.

THE EXPENSES.

Tuition, six weeks (payable in advance).....	\$15 00
Books and Stationery, about.....	3 00
Board, six weeks at \$3.00.....	18 00
Total.....	\$36 00

NOTE.—While taking the above course, the students receive daily lessons and drills in practical penmanship, which will be invaluable to them in teaching.

The Practical Book-Keeping.

A FULL AND COMPLETE COURSE BY SINGLE AND DOUBLE ENTRY.

This consists of our entire course in Book-keeping. It includes all the Sets in our "Practical Book-keeping" by both Double and Single Entry, and an "Actual Business Drill." This course can be completed in three months, and qualifies the student as an accountant in any department of business; or as a teacher of book-keeping in any School or College.

THE EXPENSES.

Tuition, three months (payable in advance)....	\$25 00
Books and Stationery, about.....	11 00
Add Board and Lodging, 12 weeks at \$3.00.....	36 00
Total.....	\$72 00

NOTE.—The student of this Course also receives daily recitations and drills in practical penmanship.

The Full Business Course.

This course includes Book-keeping and "Actual Business Practice, Commercial Law, Business Arithmetic, Business Letter Writing, Orthography and Practical Penmanship; and requires from four to six months to complete it.

Students may pursue the full Business Course, or they may select from it any of the studies they may choose. Three months' tuition in this department will also be given for \$25.

NOTE.—Students will not be received on the above propositions after Aug. 1st, 1883.



Normal Penmanship Department.



We desire to place especial stress upon the value and importance of this department for teachers. We are confident that a few months of a teacher's vacation could not be spent more profitably than by taking a course in this Department.

There is no Business College nor Penmanship Institute in the country, East or West, that affords equal advantages with this Institution. This Department will be conducted and taught by Profs. Fielding Schofield, the distinguished penman and teacher of the East, who is now permanently engaged in this Department of the Institution, and D. L. Musselman, the principal. Circulars are being sent out to 15,000 teachers in Illinois, Missouri, Iowa, and other Western States, and we anticipate the largest Normal Penmanship Institute ever assembled in this country, which will give our Professors in this Department ample opportunity to display their skill as penmen and teachers in this most useful of arts.

Students of this Department will be thoroughly instructed in the analysis and synthesis of letters, shading position, movement, etc., etc., together with black-board practice, and how to teach penmanship successfully to classes of different grades. Instructions will be given both individually and in class drills.

THE EXPENSES.

Tuition, three months (payable in advance).....	\$25 00
Stationery for three months' course, about.....	4 00
Board, twelve weeks at \$3.00.....	36 00
Total.....	\$65 00

TESTIMONIALS.

QUINCY, February 28, 1883

This is to certify that we have just completed courses of study in the above Institution, and through the assistance of Prof. Musselman, have secured situations as teachers in the largest Commercial College in St. Louis on good salaries, to which city we start to-day, with many kind remembrances for the old "Gem City" and its teachers and students.

JUNE C. McDAVITT,
E. H. FRITCH.

I desire to say, for the benefit of those wishing to attend a first-class Business College, that I left my home in Northern Michigan, about 700 miles away, and came to Quincy, completed the Business Course in the Gem City Business College, finding everything as advertised in THE COLLEGE JOURNAL and Catalogue of that Institution.

I was so well pleased with the able and efficient management of this splendid Institution that, after spending a few months at home, I returned to the College and took a course in the Normal Penmanship Department. I have carefully examined the work of the best penmen in the States, and I unhesitatingly pronounce Prof. D. L. Musselman the Prince of Penmen. He is a willing teacher and a frank and generous friend.

Very respectfully,

ROBT. J. CRABLE, Alpena, Mich.

I shall never regret the time and money spent in your Normal Penmanship Department. I think it is one of the best in the United States. I always take pleasure in recommending it to my pupils when I am teaching.

M. D. L. BERRY,

Teacher of Penmanship, Georgetown, Ohio.

I deem it a duty as well as a pleasure to recommend to any one desirous of taking a course either in Penmanship or Business Training, the Gem City Business College of Quincy, Ill. They can find no better Institution in this country.

After spending three months in the Normal Penmanship Department, under the able instruction of Prof. Musselman, I was enabled to go out and clear, above all expense, \$110 per month by teaching classes in penmanship.

I have now returned to the College again, and shall remain until I have finished both courses, which I consider will be worth a nice fortune to come in the future.

E. L. McILRAVE,
Post Office, Galva, Ill.

I am in receipt of the magnificent specimen of penmanship executed with your pen. It is certainly the most beautiful penwork I have ever seen.

W. P. BEDFORD, Winchester, Ky.

BRIEF EXTRACTS

FROM UNSOLICITED NOTICES OF THE PRESS.

Prof. Fielding Schofield is the leading penman of the country. His pen-drawings are simply marvellous.—*Boston Daily Globe*.

Prof. Fielding Schofield has won laurels in New York and the West, as one of the best penmen of the age. He has a peculiar faculty of imparting his skill to his pupils.—*Providence Press*.

The ease, beauty and rapidity of Prof. Schofield's writing won the admiration and excited the wonder of all beholders. It seemed as though some magic hand must guide the pen.—*Taunton (Mass.) Daily Gazette*.

Prof. Schofield is one of the best penmen in the United States.—*Rutland (Vt.) Herald*.

Fielding Schofield, the famous penman, has just won the prize for penwork over all competitors. He is without a superior in the country in his specialty.—*Worcester Daily Spy*.

We never saw finer work done by the pen.—*The Vermont Record*.

Prof. Schofield has shown himself highly skilled in the use of the pen, and as a teacher of the beautiful art has probably few, if any, superiors in the country.—*Gazette and Chronicle (Pawtucket, R. I.)*

Our premium was awarded to Prof. F. Schofield.—*The Western Penman (Michigan)*.

One of the finest and most artistic specimens of penmanship ever executed in this country has recently been executed by that incomparable Knight of the Quill, Prof. Fielding Schofield.—*The Morning Star (Providence, R. I.)*

He is not only a writer, but a successful teacher.—*Penman's Gazette (Manchester, N. H.)*

Prof. Fielding Schofield stands acknowledged as first among the profession, and has long enjoyed the reputation of graduating the most elegant writers.—*Providence Morning Herald*.

It was done by Prof. Schofield, the inimitably perfect penman and Instructor in Penmanship.—*Providence (R. I.) Journal*.

This work of Prof. Schofield exceeds in beauty anything ever attempted with the pen.—*The Sun (Baltimore, Md.)*

The work was done by Prof. Fielding Schofield, and is one of the finest specimens of penmanship that has ever been in Newark.—*Daily Journal (Newark N. J.)*

This gentleman stands in the first rank of Business and Ornamental Penmen in this country, and even in the world.—*Western Rural (Chicago)*.

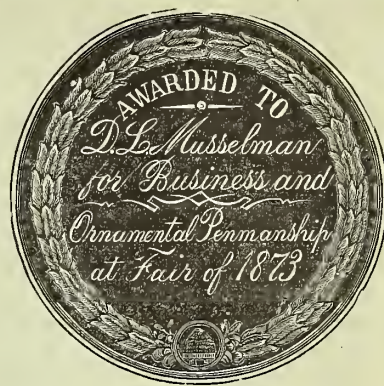
Prof. Schofield is an accomplished penman and successful teacher.—*Penman's Art Journal (New York City)*



General Information,

—CONCERNING—

*Time of Commencing, Manner of Instruction,
Teachers, and Branches Taught, The
Attendance, Boarding, Diplomas
and Certificates, Testi-
monials, &c., &c.*



Time to Commence.—As there will be no vacation during the Spring or Summer months, students can enter any time after receiving this Circular.

Individual Instructions, Etc.—Students will receive both individual and class instructions, and each be advanced as rapidly as his ability will admit. The time spent each day in study and instructions will be $5\frac{1}{2}$ hours—from 9 to 12 A. M. and 1:30 to 4 P. M.

English Grammar.—Our Prof. McKenna is a most extraordinary teacher of English Grammar, and delights in giving instructions to Normal students in this usually considered "dull study." He will conduct classes during these months in this branch, to which any of the students interested are at liberty to attend without additional charge.

No Other Branches than those already mentioned in this Circular will be taught, as we believe in mastering a few things rather than obtaining a superficial knowledge of many.

Diplomas and Certificates.—Certificates of qualification will be granted to students who finish either of the courses in Book-keeping, as well as to those who have attained to a satisfactory degree of proficiency in penmanship. Diplomas are issued to those only who complete the entire business course and to students finishing the full course of penmanship.

Our Teachers.—The students will receive instructions from the full College Faculty through the entire term in their respective departments. Prof. Longwith will have charge of the Department of Book-keeping, assisted by an able corps of instructors. Prof. Johnson will continue in charge of the Actual Business and Banking Department. Prof. McKenna will teach the classes in Commercial Arithmetic, Commercial Law, Business Letter Writing and English Grammar, while Profs. Schofield and Musselman will vouch for the Department of Penmanship.

The Attendance, Etc.—There are in attendance at the present time nearly 300 students, with a faculty of eight teachers. We anticipate the largest Spring and Summer classes we have ever had; and as Quincy is a most beautiful and healthy city, there can be no place more desirable for students to spend the Spring and Summer months, in a pleasant and profitable way.

Send Us Names.—We will be very thankful to teachers receiving this Circular if they will send us, on a postal card, the names of any young men who will be most likely to attend a business college within a year or two; and to all of whom we will mail our new COLLEGE JOURNAL as soon as out.

Students' Boarding Club.—We have the most successful Boarding Club that we have ever seen. We say successful, because it so fully meets the wants and requirements of the members composing it. It is not a cheap "bread and water" arrangement by which "soul and body" are barely kept together; but cheerful, home-like rooms, where students meet together, with several of the teachers, and partake of their meals, consisting of a bountiful supply of everything desirable that the market affords; and which is prepared in a most excellent manner by one of the best cooks in the city.

The plan of conducting the "Club" is as follows: The Principal of the School pays the rent of the rooms. The students elect a Secretary and Steward, who do the purchasing of provisions and keep the accounts. A statement of the expenses is rendered each week, and an assessment of from \$2.25 to \$2.50 for each member is made, to pay for the provisions, the cook and the waiters.

The students room at the residences of private families. Their rooms are furnished with everything necessary for their comfort and convenience, and are kept in order by the families of whom rented. Good rooms are thus procured but a short distance from the Club and the College, at from 50 to 75 cents per week, for each student, making an average cost for board and lodging for each student about \$3.00 per week.

Those preferring it can get both boarding and lodging in private families for about \$3.50 per week.

Students on arriving at Quincy should retain their baggage check and come directly to the College, when we will take them to a good boarding place and send the College Janitor for their baggage.

D. L. MUSSELMAN, *Principal.*

TESTIMONIALS.

GEM CITY BUSINESS COLLEGE,
QUINCY, ILL., March, 1883.

We, the undersigned, representatives of the DIFFERENT STATES AND FOREIGN COUNTRIES, now in attendance at this Institution, take this opportunity of expressing our appreciation of the College and its able management. We have found everything as advertised in the Catalogue and College Journal, with a thorough and practical course of instructions in the Business Department, while the Normal Penmanship, presided over by Fielding Schofield and Prof. Musselman, is not surpassed, if equaled anywhere East or West.

The Principal and members of the Faculty manifest a real interest in their students' welfare, and are ever ready to render any assistance for their advancement either in school or out of it.

We therefore cheerfully commend the Gem City Business College to young men and young women desiring to prepare themselves efficiently in either of the above departments.

W. N. Radeline, Pennsylvania.
M. E. Wood, California.
F. A. Murray, Montana Territory.
W. E. Mellor, Wyoming Territory.
W. W. Phipps, Iowa.
J. C. Thomson, Wisconsin.
G. E. Tourtlot, Nebraska.
J. W. Adams, Missouri.
A. O. Bibbee, Texas.

Louis H. Hofmeister, Germany.
W. J. Sloan, Kansas.
R. A. Richardson, Louisiana.
C. W. Musselman, Ohio.
J. C. McDavitt, Kentucky.
Porter Copeland, Indiana.
T. P. Flack, Pennsylvania.
C. E. Smith, Illinois.
G. C. Felton, Colorado.

SOLON, O., August 5, 1882.

To all lovers of beautiful penmanship, I am willing to say, without hesitation, I consider Prof. D. L. Musselman the most accomplished penman that I have ever met, and would not be deprived of the information gained under his instruction for many times its cost to me.

H. C. CARVER.

LOUISIANA, Mo., August 5, 1882.

PROF. D. L. MUSSELMAN, Gem City Business College, Quincy, Ill.
Dear Professor.—I am now keeping books for McCune, Palmer & Knight, of this city. Two months after finishing the Business Course in your College, I obtained a situation as book-keeper for McCune & Beall, which I held until the above firm started in business. Have no trouble with my books, and consider the course worth \$1,000 to any one and it only cost me \$150 and five months' study. Success to you at the Gem City Business College.

JAS. W. SHAW.

Musselman's Compendium of Penmanship.

The Compendium consists of over 50 copies divided into four series and graded to suit all classes of learners, from the beginner to the ornamental penman, and is accompanied with a book of instructions.

The Primary Series consists of the small alphabet arranged in a diagram or scale of spaces, giving the relative proportion of the letters, shading, slant, spacing, etc., forearm exercise, plain letters, words and easy sentences.

The Business Series consists of words, sentences, standard capitals and business forms, written in an elegant hand, and is designed to lead the learner from the easy, plain hand to a free and rapid style of business writing.

The Ladies' Series is prepared especially for ladies who desire to acquire a beautiful hand for correspondence and business purposes, and may be practiced with profit by gentlemen, who are in the habit of writing too large and heavy. This series contains sentences, verse and capital alphabets.

The Ornamental Series is for more advanced scholars and penmen. It consists of a beautiful ornamental design, about 11x9 inches, bold business writing, the Italian capitals, italic print, German text and Old English Alphabets in both capitals and small letters, and which alone are worth to a Penman more than the cost of the full set. I have often had fifty cents sent me for writing the Italian capitals alone, so highly prized by penmen.

The Instruction Book contains a thorough analysis of the alphabet, with full explanations on position and movement, including legibility rapidity, and general observation on the formation of the letters, uniformity, shading, slant, spacing, &c., &c.

The copies are graded and arranged for home practice, private writing classes, and for the use of Academies, High Schools and Commercial Colleges.

Every teacher of penmanship throughout the country would find these copies not only a saving of labor to himself, but could advance his classes more rapidly and efficiently by their use.

Every boy or girl who desires a beautiful hand writing, so much admired by all, should send for a Compendium. Every public school and academy would profit by the use of it. In fact, all desiring to advance their penmanship, should send by early mail for the Compendium of Penmanship.

The entire combination, accompanied with the book of instructions, will be sent by mail, post-paid for \$1.00.

Address all orders to
D. L. MUSSELMAN,
Gem City Business College, Quincy, Illinois.

TESTIMONIALS.

I have used your Compendium a short time, and have improved greatly in my writing. All who have seen it are delighted with it. Any one purchasing it will never have cause to regret it. I would not take \$5.00 for mine and do without it. Yours with respect, C. H. OSBORN,
Thompson, Iowa.

Having used your Compendium in my practice, I feel competent to judge of its merits, and unhesitatingly pronounce it the best I have ever seen.
H. S. DESOLLAR, Penman, Louisville, Ky.

I have received your Compendium and think it is far superior to anything I have ever seen—it is worth double the price asked for it.
JOHN TRIMBLE, Ogden City, Utah Ter.

Judging from the specimen copies sent me, I have no hesitancy in pronouncing yours to be the best work for self instruction in penmanship ever issued from the public press.
C. L. VANDERPOOL,
Mellenville, N. Y.

It is the neatest thing of the kind I have ever seen. JOHN P. CLOONAN,
Sandy Hill, N. Y.

I have received your sample Compendium—it is superior to any I have seen. Enclosed you will find money for one dozen. CHARLES MCMAUS,
Jeffersonville, Ind.

Musselman's Practical Book-keeping.

The book contains over 200 pages, and comprises three Series; the First Series, Second Series, and Practical Series.

THE FIRST SERIES furnishes the history of book-keeping, the plan of the work, the principles and rules, definitions, abbreviations, the uses of the different books, exercises and reviews.

THE SECOND SERIES contains six months of Day Book transactions, to be Journalized, posted and closed, together with a "Model Set," giving Day Book, Journal and Ledger, with a Balance Sheet, all worked out, with complete instructions, as a model for the student's guidance in performing the remainder of the work.

THE PRACTICAL SERIES contains ten sets, including *Retail and Wholesale Merchandising, Manufacturing, Farming, Lumbering, Commission and Banking.*

The principles are so plainly and thoroughly set forth in the beginning, and the work so carefully classified and systematically arranged, that the student is led step by step through the entire work, encountering something new and instructive in each succeeding set, until reaching the end of a seemingly pleasant and fascinating journey.

This book is especially adapted to the use of Business Colleges and other schools where a very thorough and comprehensive course is desired.

The "Practical Book-keeping" will be sent by mail to any part of the United States, or Canada, for \$2.50.

Musselman's High School Book-keeping.

(BY SINGLE AND DOUBLE ENTRY.)

Our High School edition is published for the purpose of supplying our Public Schools, Academies and Colleges with a practical book suited to the demands of the times. It has already been introduced in a number of High Schools, Normal and Graded Schools, and Commercial Departments of Literary Colleges, to the eminent satisfaction of all concerned.

It contains about 100 pages, the first 60 of which are the same as those of the "Practical Book-keeping," (the first and second series) followed by sets in retail and wholesale merchandising, introducing the Cash Book and Six Column Journal; also a set illustrating the process of changing books from Single to Double Entry.

This book should be in the hands of every teacher in the land, as well as every young person who desires a practical knowledge of book-keeping. While it is admirably adapted to school use, the author has kept carefully in view the plan of making it the very best work for self-instruction at home.

The price of this book by mail is \$1.00. A full set of blank books to accompany, will also be sent, when desired, for \$1.50.

County Superintendents and School Boards are invited to examine this work.

Address all orders and letters of inquiry to
D. L. MUSSELMAN, M. A., Quincy, Ill.

TESTIMONIALS.

My class is delighted with your Book-keeping. J. S. GRIFFIN, A. M.
Principal Mendon (Ill.) High School.

It is undoubtedly the best work introduced for self-instruction.—*St. Clairsville (Ohio) Gazette.*

Musselman's Practical Book-keeping, just issued, contains 205 handsomely printed pages, and treats in a clear, concise and practical manner, on the science of accounts by single and double-entry book-keeping.—*Penman's Art Journal (N. Y.) Feb, 1882.*

We take pleasure in commending it to teachers, scholars and business men as a work admirably adapted for self-instruction.—*Canton (Mo.) Press, Feb. 10, 1882.*

I have examined your work on Book-keeping and pronounce it excellent. W. D. STRONG, Prin., Ottumwa (Iowa) Business College.

Your system of Book-keeping has given general satisfaction here. I like it better every day I use it. R. W. WINGERT, Teacher, Grede, Ia.

The BRYANT & STRATTON BUSINESS COLLEGE AND ENGLISH TRAINING SCHOOL

ESTABLISHED 1854.

J. C. BRYANT & SON, Proprietors.

BUFFALO, N. Y.

TWENTY-EIGHT YEARS'
SUCCESSFUL EXPERIENCE

IN PREPARING

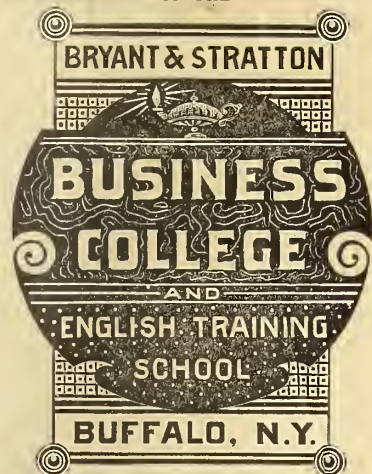
YOUNGMEN

For the Practical Duties of

REAL LIFE

REMOVAL

OF THE



TO THE

Large and Elegant

FIRE-PROOF BUILDING,

COR. MAIN ST. AND LAFAYETTE PARK.

THE FINEST

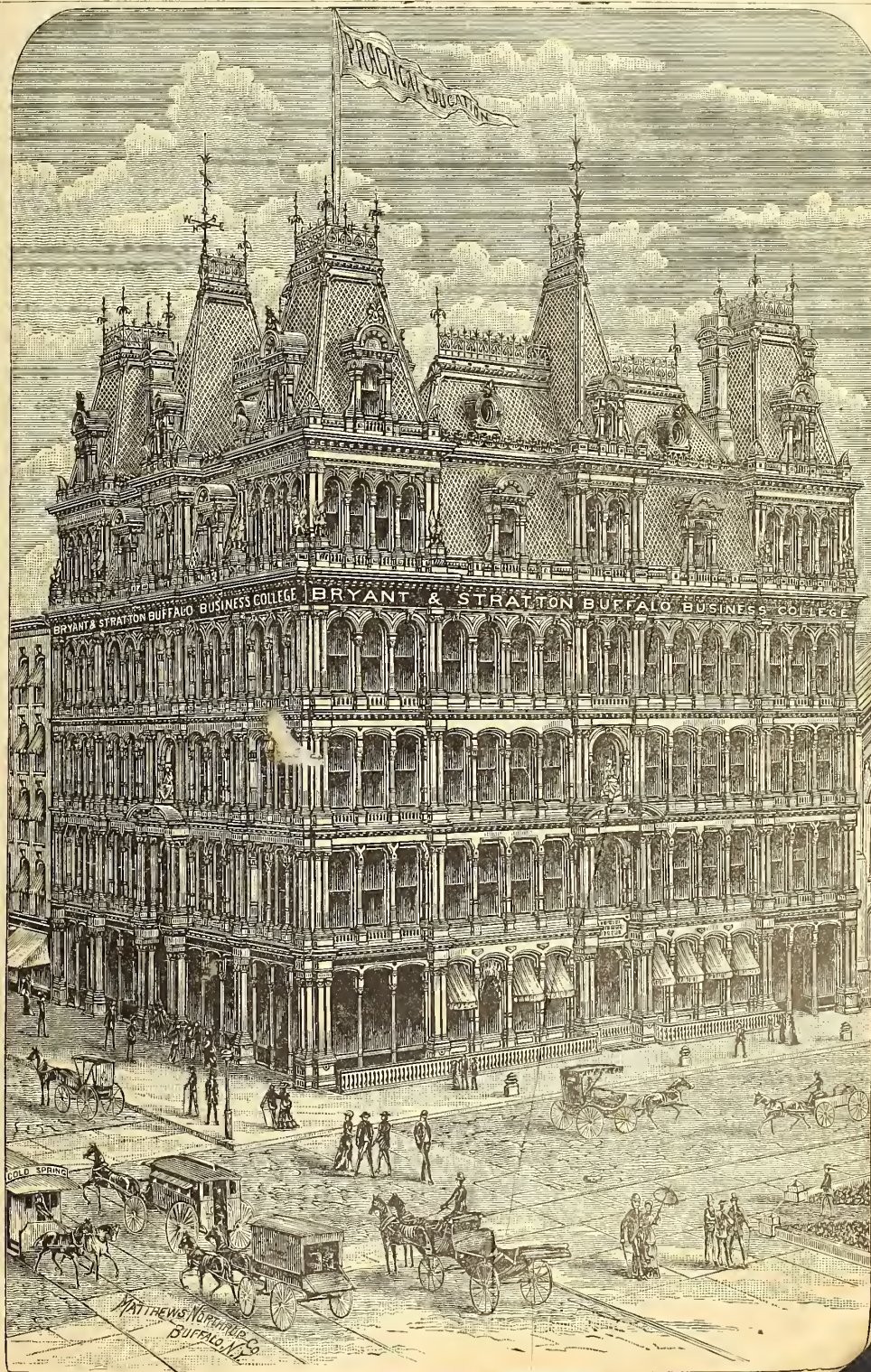
COLLEGE ROOMS

IN AMERICA.

Perfectly Ventilated, Well Lighted,
and Heated by Steam.

HANDSOMELY FURNISHED AND FRESCOED.

*Increased Facilities
and Improved Course.*



BUSINESS INSTRUCTION.

1883 and 1884.

ANNOUNCEMENT

THE BRYANT & STRATTON BUFFALO BUSINESS COLLEGE enters upon its twenty-ninth year of usefulness under the most favorable auspices, offering to young and middle-aged men and ladies the most complete and practical course of Business Training, and the most thorough drill in the English Branches ever presented to the public.

MANY GREAT IMPROVEMENTS

Have been made during the past few years, and the College opens the present term in new and elegant rooms with a more comprehensive course of study, larger apartments, and a full corps of experienced and practical instructors.

The main feature of the Business Course is a thorough training for active business life, and every facility is offered to make this course eminently practical and useful in its adaptation to all kinds of positions whether as employee or proprietor.

THE BRYANT & STRATTON BUFFALO BUSINESS COLLEGE

Has secured too large a share of public esteem and confidence, and is favored with too liberal a patronage to give utterance to any inducements which are not strictly genuine. After twenty-eight years of earnest, faithful work; always keeping abreast of the times by constantly revising and adding to the course of instruction, introducing new methods as they are developed in the business community, and constantly adhering to the principle of honesty, integrity and just dealings, we are constantly encouraged by expressions of gratitude from students and patrons, and especially by the

SUCCESS OF OUR GRADUATES,

Very many of whom are the most prosperous and prominent business men in the City and throughout the Country. The influence of this institution has extended to nearly every State in the Union, and its graduates may be found in nearly every city and hamlet in the Canadas. It has established for itself a reputation for thorough business instruction and is everywhere acknowledged to be one of the

SOLID INSTITUTIONS OF BUFFALO.

It has a comprehensive and very practical course of study; a large and able faculty; it is unequalled in the size and elegance of its rooms, and the convenience and comfort of its appointments, and its several departments are kept in perfect working order.

It is

THE PALACE BUSINESS COLLEGE

Of America, having the finest suite of rooms and the most elegant Actual Business Offices ever used by a Business College. It is thoroughly equipped with all the modern improvements and paraphernalia neces-

sary to put in actual practice all the details of business as found in any business community, and thereby secure a real experience to the student which will give him confidence in any position he may occupy.

The excellent reputation which this College enjoys is the result of faithful work for more than

A QUARTER OF A CENTURY

In the department of business education, and a firm determination to make no statement in regard to the institution which could not be fully substantiated. We cordially invite all who are looking for school advantages, to call at our College Rooms and carefully examine the facilities and advantages that are offered by this institution. In no way can so correct or so satisfying an idea of the College be obtained as by visiting the rooms and witnessing the proceedings in the different departments.

NOTHING PAYS BETTER

Than a good business education. Knowledge is power, and practical knowledge brings better returns than any other capital. Education will out, it is the one thing in this world that cannot be suppressed or annulled. It will reveal itself in a thousand ways and will always command respect and produce valuable returns. It is great folly for any young man to neglect securing a business education, by doing so he loses a valuable opportunity and rejects the very influences and qualifications which are the greatest aids to independence and prosperity.

There is and always will be in the community a dependent class made up of the foolish, the thoughtless and the improvident, who neglect all opportunities for improvement, and live in dependence upon others for employment and food all their lives. But to those who have aspirations for something higher and better

THE WAY IS CLEAR

And the time auspicious for a superior course of business training which will soon put the adventurer in the front rank in the battle of business life and give him an

advantage over his competitors. Success in business life is the natural outflow and result of a sound business education, they are as indissolubly connected as cause and effect. START TWO YOUNG MEN out in business life at the same time, let them have equal natural abilities and equal opportunities, but let one have a good business education and the other only a good common English education, and in less than a year the latter will be completely distanced by the former. The boy who has the business training will continue to outdo the other month after month and year after year.

ELEGANT ROOMS.

From the few illustrations given in this Circular it will be seen that our College Rooms are large and elegant throughout. These commodious apartments have been fitted up without regard to expense, in the most elaborate and artistic manner. The Business Offices of the Actual Business Department, and the desks and furnishings are all of the modern style, and present a beautiful appearance as well as a practical adaptation to the purposes for which they are used. The rooms are all well lighted, heated by steam and well ventilated, and afford every convenience that could be desired, as well as being fire-proof. We believe we can confidently say that our rooms are unequalled by those of any other business school in America.



BUSINESS EDUCATION.

In olden times Business Education in the sense it is now used was almost entirely unknown; business was carried on in a small way compared with the manner in which it is now conducted, and there was little, if any, active competition. But in later years the business interests of the country have grown to be enormous, and the complications of trade are so great, and competition so fierce that it has become a necessity to secure a business training before one can enter the arena of business life with any prospect of success.

A SAFE INVESTMENT.

The cost of a Business Education should not be considered as an expense, but rather as an investment which will bring quick and ample returns for every dollar invested. It is the surest and best investment that can possibly be made by any person and will bring larger and more satisfactory returns, both financially and socially, than five times the amount invested in any other way. A young man or lady, after spending a few months in securing a good business education at this institution, at a trifling cost, can command a position which it would have been impossible to have secured or held before, and at a salary two or three times as large as could have been earned without this education; and more than this, the chances for getting a position will be ten to one after securing this business training. Besides, the satisfaction of being able to manage one's own business successfully is a consideration of great importance and often of inestimable value. Our course of study is the result of thirty years' experience and is arranged to give young men and ladies a thorough preparation for business life. To succeed now-a-days in business a young man must be

WIDE-AWAKE AND INTELLIGENT.

Therefore, he who intends to engage in the stirring scenes of commercial life must prepare himself for the duties he will have to perform. He must be able to use his head as well as his hands—mere mechanical work is not enough, he must have brains to supervise and direct his work or he will accomplish but little.

INDIVIDUAL INSTRUCTION.

Much of the instruction in this institution is of a personal character, the number of instructors being sufficient to give a large amount of personal attention to individual scholars. There are regular class drills in most of the branches with blackboard illustrations and explanations, and these are supplemented with individual instruction, giving every student an opportunity to present his weak points and receive all the necessary assistance he requires.

YOUNG MEN AND LADIES WHO ARE VERY BACKWARD

Need not hesitate about entering because they dislike to show that they are deficient in learning. They will most likely find many others as backward as themselves, and the sooner a good resolution is formed and a start made in the right direction the better.

SEIZE THE OPPORTUNITY

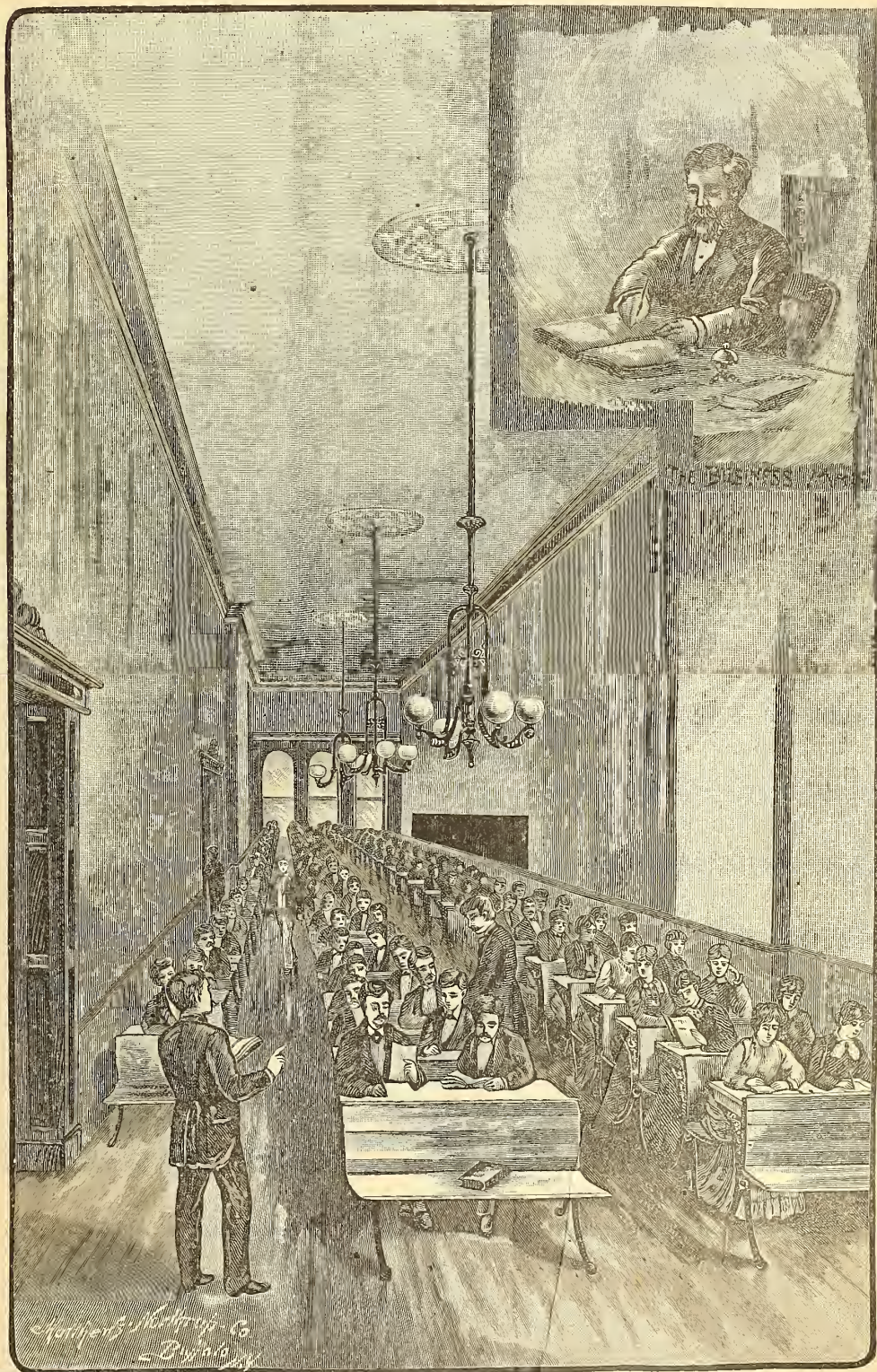
At once, and secure a business education. No matter how great and important an opportunity may offer

if it is allowed to pass unimproved all the advantages it would have conferred will be lost, be they ever so great. There is a tide in every person's affairs which, if taken at the flood, will lead on to fortune. This opportunity offers to young and middle-aged men and women a turning point in their lives which, if taken advantage of, will give them a grand send-

to say that it is the most elegantly and elaborately fitted up department of the kind to be found in America. In this department students go through a systematic course of

ACTUAL BUSINESS PRACTICE.

Where they transact a great variety of business, buy-



off with qualifications for a successful business career.

PRACTICAL DEPARTMENT.

The limited space of this circular will not admit of a full description of the practical department, as arranged and carried on in this institution, suffice it

ing and selling property of all descriptions on their own account, and making out and handling all kinds of legal and commercial paper, the same as if they were carrying on a business in any commercial city. Thus each student is brought into commercial relations with his fellow-business-men and becomes

familiar with the customs and methods adopted in the commercial world. Here he is required to practice for a full month, keeping at the same time a full and accurate set of books in which are recorded all his business transactions.

THE BUSINESS OFFICES.

After completing the Actual Business Practice course of a month, each student then takes charge of each of the Business Offices in rotation. Each of these offices represents a separate business house, in each of which is kept a special form of large business books particularly adapted in form and methods to the kind of business represented. Here the student gets a broad and comprehensive knowledge of business affairs and an experience in accountantship, which it would take years to acquire in any other way. It is by this special training, with a definite object in view, that young men become thoroughly qualified to act as

engaging in active business life, and it is by illustrating the results of such knowledge that young men can appreciate it, and are benefited by it. All the leading industries and enterprises gravitate naturally to the hands which are best able to control them. The educated furnish employment to the uneducated, capital flows to capital hands, as surely as water seeks water. It is the aim of the Bryant & Stratton

BUFFALO BUSINESS COLLEGE

To qualify young and middle-aged men and ladies to battle successfully with the practical affairs of the business world; to fit them to become self-supporting, intelligent, accumulating, valuable citizens. With a fair degree of perseverance and a thorough preparation for business any person may become prosperous.

WHEN TO BEGIN.

The present is undoubtedly the most favorable time to secure a business education. All branches of trade and commerce are unusually active, and among

COURSE OF STUDY.

BUSINESS COURSE.

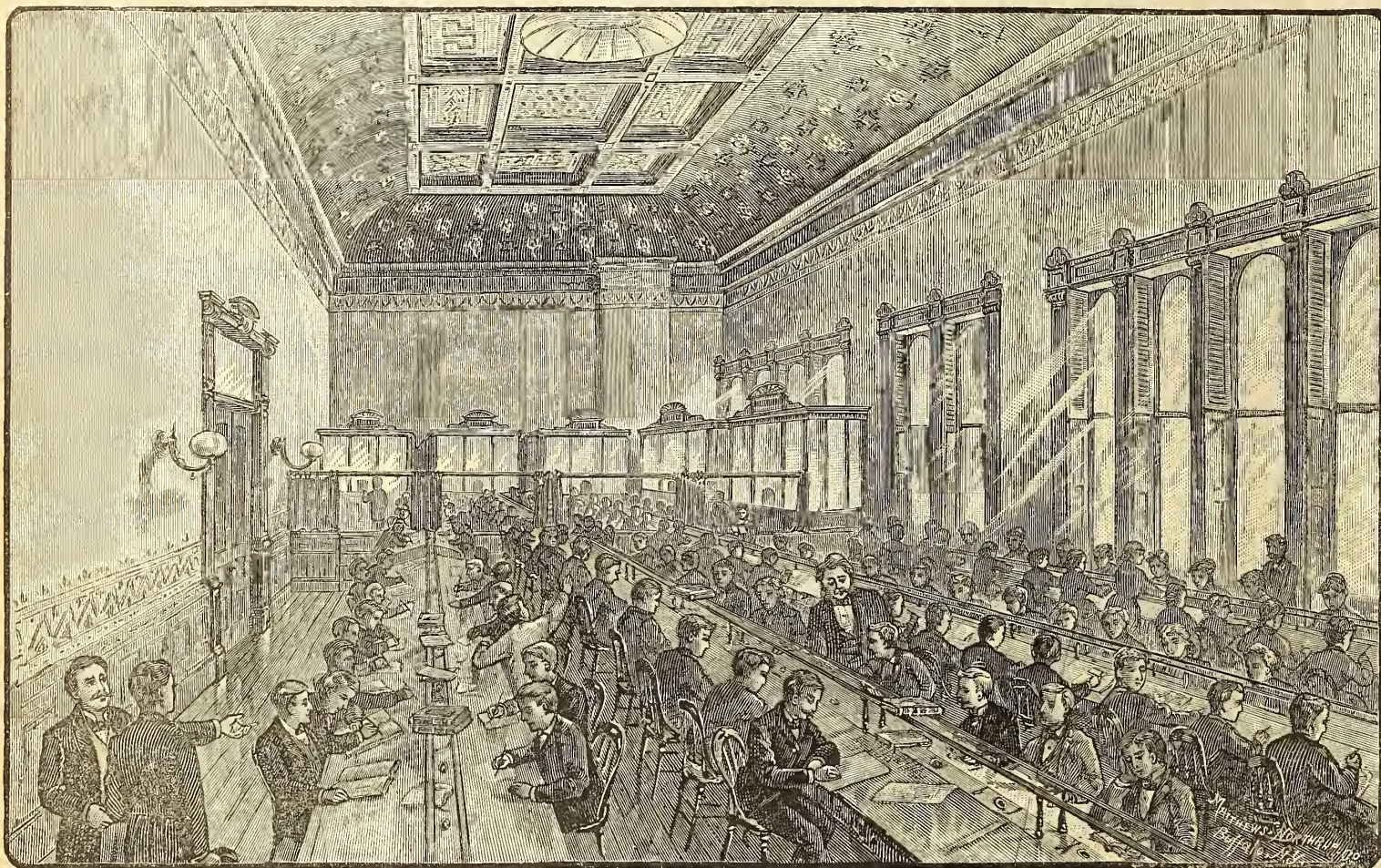
BOOK-KEEPING, BUSINESS PRACTICE,
PENMANSHIP, ARITHMETIC,
COMMERCIAL LAW AND BUSINESS FORMS,
OFFICE DRILL, CORRESPONDENCE,
AND DETECTING COUNTERFEIT MONEY.

SPECIAL COURSE.

SHORT-HAND AND TYPE-WRITING.

PREPARATORY COURSE.

READING, WRITING,
SPELLING, GRAMMAR,
PRACTICAL ARITHMETIC, Etc., Etc.



BUSINESS MANAGERS.

Either on their own account, or in conducting business for others. Having taken the entire responsibility of manager upon their own shoulders, in the different business houses for a considerable time, they are prepared to meet the requirements that are placed upon them when they engage in business for themselves or with others. By this special course of actual business training students become independent thinkers and workers, reliable employees and capable and successful managers. Business knowledge is the accumulated experience of business men during many years of contact with the commercial world. It is this knowledge which young men need before

the merchants and manufacturers the general expression is: "We have all that we can do." In addition to this, our city is growing faster than ever before, and many new enterprises are springing up in all directions. In fact, the business future of Buffalo was never so bright as now, and the prospects for well qualified young men and women securing desirable business openings, have never been equalled in the history of the city. Now is the time to prepare—do not let the opportunity pass unimproved. The opening of the Fall Term, of both Day and Night Sessions on September 3d, will offer a chance to secure business promotion which no ambitious young man can afford to neglect.

RATES OF TUITION.

INVARIABLY PAYABLE IN ADVANCE.

BUSINESS COURSE.

Four Months, Day Sessions, \$50.00
Six Months, " " 65.00

PREPARATORY COURSE.

Three Months, Day Sessions, \$30.00
Six Months, " " 55.00
One Year, " " 90.00

For full particulars, call and examine, or

SEND STAMP FOR 50 PAGE ILLUSTRATED CATALOGUE

Address, J. C. BRYANT & SON, Prop's, Buffalo, N. Y.



By Pursuing a Thorough, Practical and Complete Course of

Actual Business Practice

AT THE

BRYANT & STRATTON BUFFALO



AND

ENGLISH TRAINING SCHOOL,

College Fire-Proof Building,

Nos. 447, 449, 451, 453, 455 Main Street,

CORNER LAFAYETTE PARK,

OFFERS TO

YOUNG MEN

The Very Best Preparation for

BUSINESS LIFE.

THE COURSE OF STUDY.

BOOK-KEEPING.

This science forms the most important part of our course of instruction, and is taught by the most approved methods. The principles are first made perfectly familiar to the student by means of simple and interesting exercises. The different classes of accounts are thoroughly exemplified, and the use of the principal books made clear. Short and concise sets of business books are then written up by the student, representing various kinds of business. Trial Balances are taken from the Ledger, and statements made out and the Ledger closed. All auxiliary books are explained in their order, and the student gradually proceeds to the most complicated accounts, constantly opening and closing different sets of books until the method becomes as familiar to him as the simple process of multiplication or division. Special attention is given to short and improved methods of keeping accounts. The practical office work which is required of each student, is explained under the head of Practical Department.

After completing our course of study, a person of ordinary intelligence will be thoroughly competent to take charge of any set of books at once, and keep them in a correct manner. Mr. J. C. Bryant is the author and publisher of "Bryant's Book-keeping," now used as a Text-book by many of the leading Colleges and Academies, and considered by prominent teachers the most complete work ever published on the subject.

PENMANSHIP

Is taught by most accomplished penmen and experienced teachers. We make a specialty of this branch, and endeavor by every available means to secure to our Students an elegant, rapid, systematic

style of Business Writing. Our success in this line has been very marked, and we promise anyone under our instruction the greatest degree of proficiency obtainable with the necessary amount of pluck, perseverance and practice.

We consider this a very important feature of a successful business education. Nearly every application we receive from business men for book-keepers, assistants, etc., require that the applicant shall be a good business writer. It is also of the greatest practical advantage for the business man to be able to write an easy, rapid hand, and an accomplishment of which one may well feel proud.

A regular class exercise, in which all are required to participate, is conducted during the first hour of each session by accomplished penmen and experienced teachers. Great attention is given to position, movement and freedom in execution, and only *plain rapid, systematic business writing* is taught. Aside from this, all the written work of the student in the book-keeping sets is required to be done in the neatest possible manner, and *a desire is constantly incited to improve*. Anyone with the least inclination to learn cannot help making rapid improvement under our system of instruction.

BUSINESS ARITHMETIC.

The instruction given in Business Arithmetic is thorough and practical, introducing many short methods and business subjects, which are not con-

COMMERCIAL LAW.

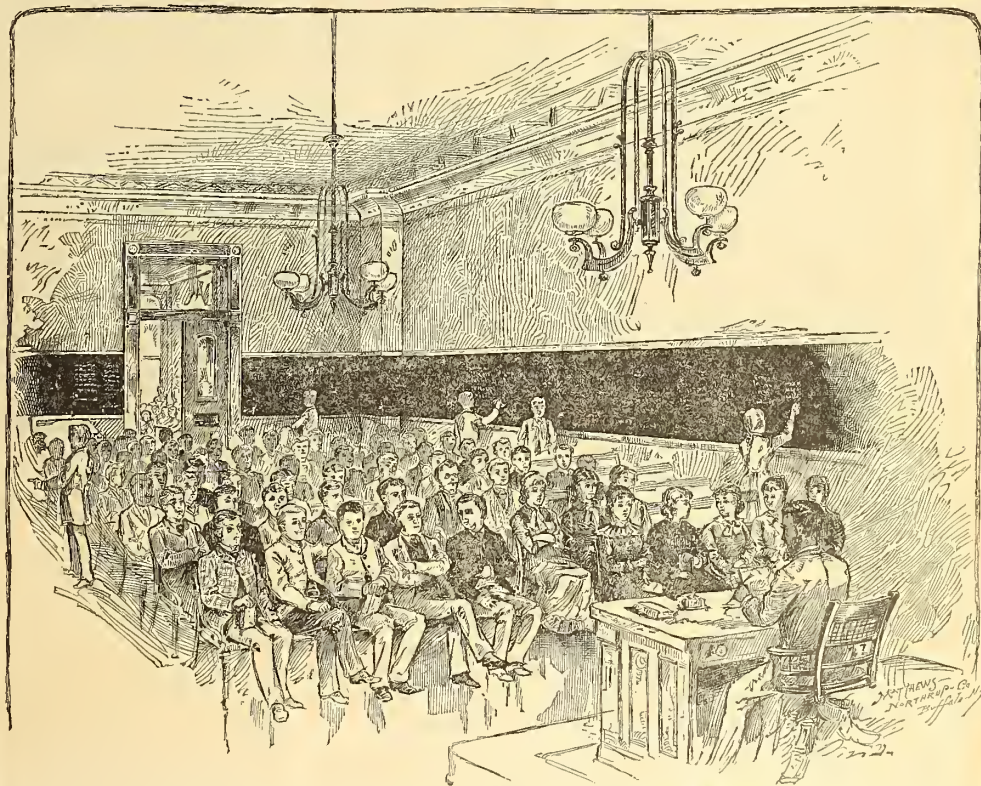
Every young man who contemplates engaging in business should have a good knowledge of Commercial Law, or the law applicable to common business transactions. We do not propose to make lawyers of our students, but we do propose to make our pupils sufficiently familiar with law to enable them to manage their ordinary business intelligently and legally. Some of the principal topics considered are: Negotiable Paper, Contracts, Partnerships, Sale of Chattels, Fire, Marine and Life Insurance, Common Carriers, Assignments, Domestic Relations.

LETTER WRITING.

The great amount of business annually conducted through the agency of the mails renders it important that every young man about to engage in his chosen vocation should be able to construct a business letter properly, and express his ideas in concise and unmistakable language.

A well written letter, the language of which is pointed and appropriate, arrests attention, and will at once secure a favorable impression.

To say exactly what is meant, in unequivocal terms, without any unnecessary words, and leaving no room for misapprehension, is the object of business correspondence. The ability to do this is, of course, acquired, and comes with practice and good teaching.



THE YOUNG MEN'S OPPORTUNITY.

To all young persons who have ambition and perseverance, there is open before them broad and rich fields ready to be possessed by those who are willing to work and can work intelligently. The present is an active working age. In every department of human enterprise are needed intelligent energetic workers—young men who are willing to work and do their work well. Every one who would gain the prize in the race of business life must be a bread-winner; that is, he must bring into his work that practical knowledge and tact which will

sidered in the common school arithmetics. Our Text-book is published expressly for the Business College, and is the most *practical* work ever issued.

The subjects to which we give special attention include Common Fractions, Percentage, Ratio and Proportion, Analysis, Reduction of Currencies, Profit and Loss, Commission, Brokerage, Insurance, Storage, Tares, Duties and Customs, General Average, Bankruptcy, Interest, Discount, Partial Payments, Banks and Banking, Exchange, Stocks and Bonds, Equation of Payments, Equation of Accounts, and Partnership Settlements.

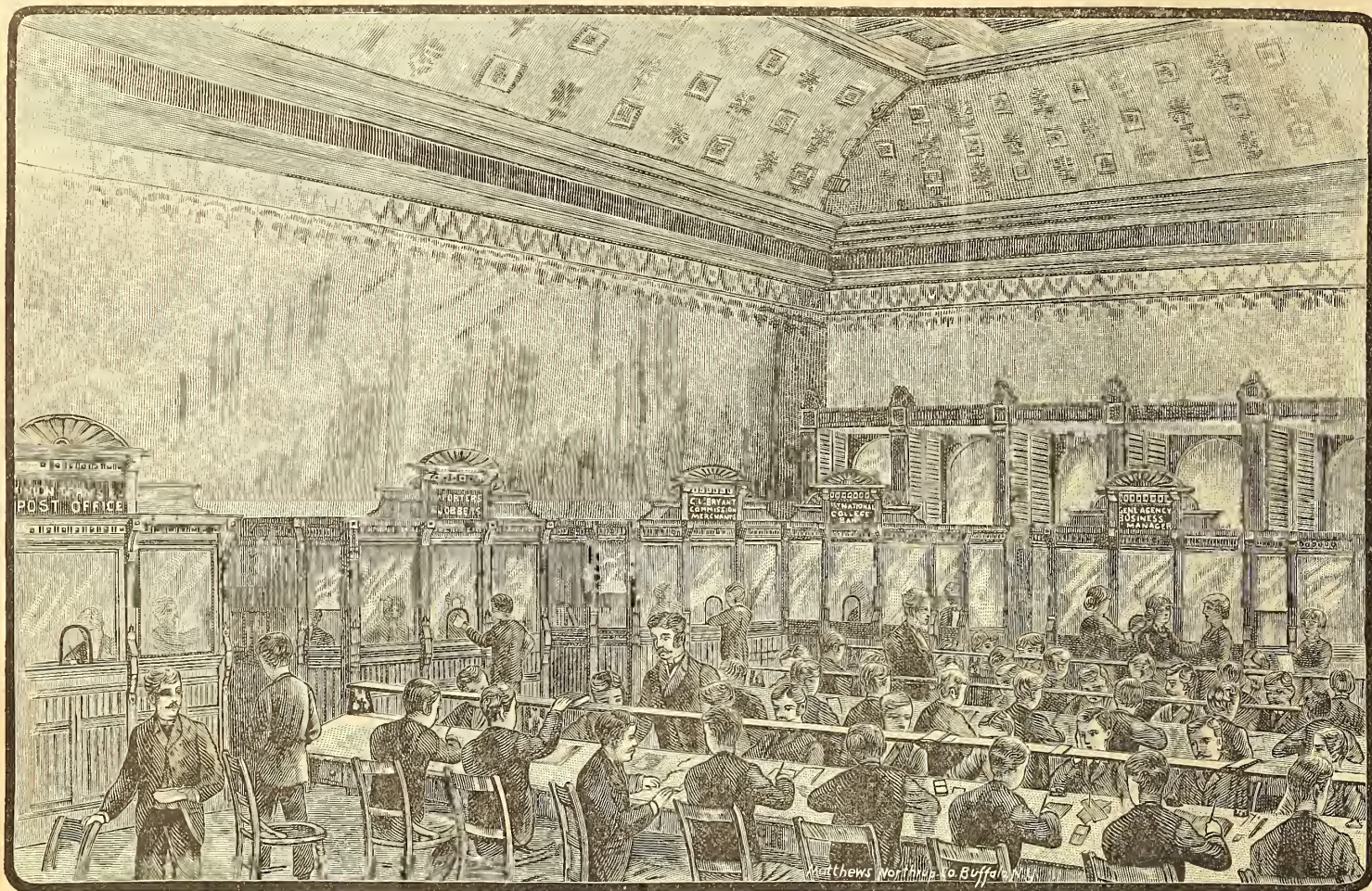
enable him to supply all his wants. There is a great demand for skillful labor in the market, and he who can furnish the best credentials will secure the highest premium. Our city is rapidly growing, business enterprises are constantly enlarging, capital is abundant, and unskilled labor is cheap; business activities are intensified, and educated labor is in special demand. A new order of things has set in affording a rare opportunity for educated young men.

power and win success. High purposes and persevering study will bring their reward. The men who are most intelligent and clear sighted, will always lead their competitors. We could point out many illustrious examples of business success in this city where young men have started out with a good business education obtained in our Evening School without capital or assistance, other than that derived from their business training, and have prospered,

In this city there is scarcely a business house of any importance in which there may not be found a number of our former students occupying the most prominent positions.

VISITORS WELCOME.

We are always glad to receive those who wish to examine our system of business instruction,—whether they desire to pursue a course or not—and shall be



BEGIN AT ONCE.

Delay is dangerous, especially when a great benefit can be secured by prompt action. It is never too early to form a good resolution, and such a resolution should be acted upon at once. Young men frequently call at our office during the latter part of the winter sessions and express deep regret that they had not begun the course of study in the early part of the sessions, for the reason that a desirable position had been offered them and they were not qualified to take it. To miss a good opportunity from indifference is an inexcusable blunder which many young men make, and which many times proves a sad disappointment and a great misfortune.

SUCCESS RESULTING FROM BUSINESS EDUCATION.

In no other country in the world are the possibilities for business success so flattering to young men as in America. The avenues to honorable position and wealth are open to every young man who will reprove himself to master the situation. What young men educate themselves to be, that they will be. Special attainments in any direction will assert their

year after year, until now they are wealthy and prominent citizens, many of them being quite independent. By well directed intelligent effort any young man or young lady may be assured of success.

DEMAND FOR CLERICAL HELP.

The experience of business men has been such as to satisfy them that their safest and best way is to apply to this institution for competent and efficient help. So generally is this now understood, that we frequently have more applications for smart, intelligent young men, who are well qualified in Book-keeping and Arithmetic, and good penmen, than we can find candidates among our pupils to fill. To those who come from a distance, and wish to get established in business here, we can offer unequaled advantages. Our school enjoys the support and patronage of the general business community here; and any young man who enters our institution, and proves himself a wide-awake, active and industrious student, and masters our course of instruction in a creditable manner, will have no difficulty in getting a good start in business. We almost constantly have a greater demand for that class of young men than we can supply.

pleased at any time to welcome visitors and show them through our different departments. The practical workings of our Actual Business Department, especially, is always interesting to strangers, and calls forth many complimentary remarks. Surprise is often expressed at the business activity witnessed, and the unexpected facilities for gaining practical business experience.

GENERAL INFORMATION.

Time for Entering.—There is no division of the year into terms, as in other schools, and as mostly individual instruction is given, students can enter at any time.

Preparatory Education.—A common school education is all that is required upon entering. No examinations are necessary.

Special Railway Rates.—Most of the Railways entering Buffalo issue to students *Commutation Tickets* for three or six months' time at greatly reduced rates. These tickets are good for a trip to Buffalo and return every week day, and can be obtained for less than it would cost to board in the city. Rates from any point will be given upon application.

Any Special Information will be cheerfully given upon application by letter. For full particulars regarding College,

SEND STAMP FOR 50 PAGE ILLUSTRATED CATALOGUE

Address, J. C. BRYANT & SON, Buffalo, N. Y.

YOUNG LADIES

Are here offered equal facilities with gentlemen in every department of the institution. They have been showing more and more of a disposition to qualify themselves for business pursuits during the past few years, and now quite a large number can always be found in attendance at this College. They make faithful students, do good work, and readily comprehend the various subjects that go to make up a business education. Nor should this be a surprise to anyone, for there is certainly no reason why they should not acquire a *practical education*. So many have already achieved success in various business positions that the ability of ladies for mercantile duties is no longer a matter of doubt. It has become an established fact, and many firms, to our knowledge, prefer to employ ladies for office assistants on account of the neatness and accuracy of their work. Many ladies who have become prepared for business here are now of very great assistance to their fathers or brothers, and quite competent to take care of themselves. A number of married ladies have taken this course for the purpose of keeping their husband's books and relieving them from care in many ways. By far the greater portion, however, are employed as book-keepers, cashiers, and in various capacities, by some of the most prominent firms in Buffalo. Business houses have very largely outgrown the old prejudice against lady assistants, and every observing person will have noticed the increasing tendency to employ ladies for office work. In fact, the outlook for ladies is very encouraging, and those who wish to prepare for business need no longer hesitate for fear that they will be unable to secure employment. A very lucrative and pleasant employment is now opened to ladies as private secretaries or amanuenses, and the facilities we offer in our Short-Hand and Type-Writing Department for becoming thoroughly prepared for these desirable positions is unequaled by any institution in the State.

BUSINESS CHANCES.

Young men who have any ambition are always looking for opportunities to make a successful start in business. After a financial depression of several years, an active revival of business has set in, and all departments of business are now "booming."

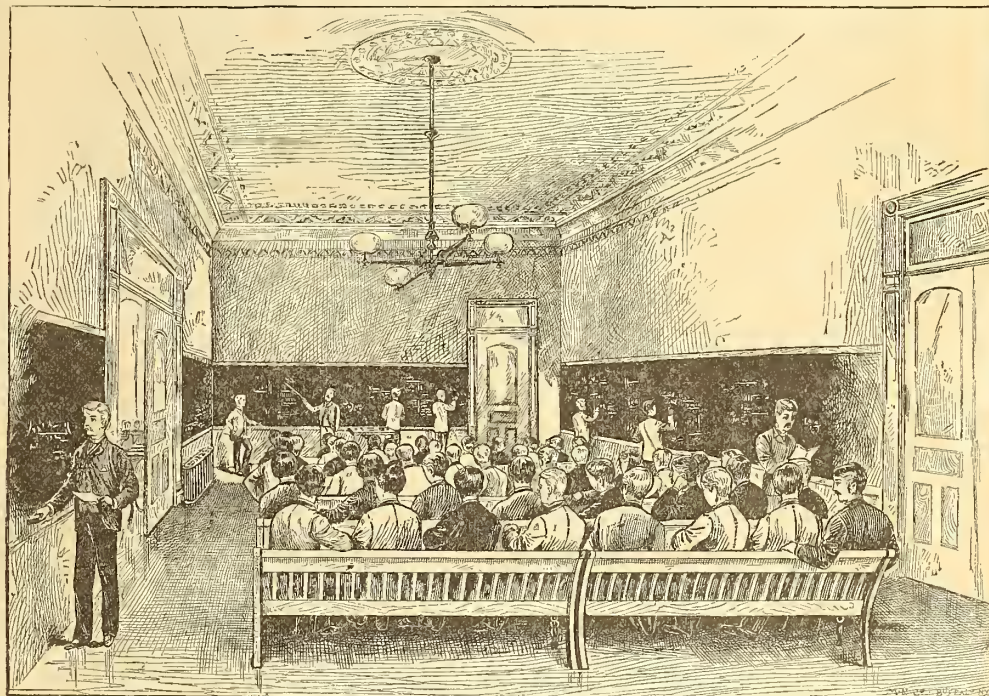
The probabilities are that the next ten years will be noted as the most prosperous ever known in this country. The opportunities for engaging in business will no doubt be unprecedented. But it should be remembered that no matter how many opportunities offer, or how good they may be, if you are not qualified to fill them it will only provoke your discontent. First of all qualify yourselves thoroughly for business, and the opportunity will soon come. There is an active and increasing demand for competent young men, and the applications for such at this institution are frequently greater than we can supply. Although we do not guarantee to supply situations, yet we are constantly sending out young men and ladies to supply business houses in the city and surrounding country. Business men find it greatly to their interest to employ young men who have received a thorough business training. The facility with which they do their work, combined with neatness and accuracy, as well as being thoroughly systematic, render their services more desirable, and much more valuable than one who has received no special instruction. We never recommend a young man to fill a position unless we are satisfied he is qualified to fill it accept-

ably to the employer. Qualification and character is the only standard of preferment.

Our experience for many years has been that there is never a time when a young man, who is thoroughly qualified for business, need wait long for something to do. It is oftener that we cannot find such to place in positions offered. We endeavor to study the character and capabilities of each student, and we can generally speak with a good deal of certainty in regard to any one whom we would recommend. Our employment bureau has been an important adjunct to the College during the past year. Scarcely a week has passed without more or less applications being made for book-keepers or clerks, and many young men have been placed in good business positions. No commissions are charged those applying for assistants, and we are gratified to see the demand constantly increasing. The Business College is the cheapest, safest, and surest way to success in business.

MONEY OR NO MONEY.

Every young man can make of himself what he chooses. If any one is not willing to admit this he had better give up in despair. No young man is so



poor that he cannot secure a good business education, if he has any ambition and chooses to. If he cannot attend school in the day, let him work during the day, and attend evenings. The great majority of our prosperous business men are those who commence without a dollar, and work their way up by degrees; but they would never have become wealthy had they not first become intelligent. The ignorant scarcely ever accumulate wealth. Industry and economy are the helps by which any young man can secure a good business education. The cases are innumerable where young men have started in this way, and secured a good education and attained to honorable position and a competency in a few years. It only needs a determination and perseverance to be successful.

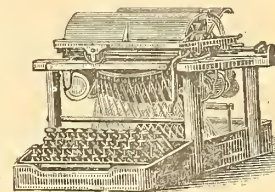
DISCIPLINE AND REPORTS.

We enforce strict discipline, render Reports by mail, require students to be regular and punctual in attendance, and attentive to duties. Perfect order is always maintained.

SOMETHING NEW!

A Good Chance
FOR
YOUNG MEN
AND
LADIES

To obtain immediate employment at good paying salaries.



STENOGRAPHY AND TYPE-WRITING.

As there is an increasing demand for young men and ladies who are qualified to take down letters, etc., from dictation, in Short-Hand, and afterwards transpose them by means of a Type-Writer, we have arranged for giving the best instruction in these branches during the entire school session. The Type-Writer is coming into very general use in all kinds of business requiring a large amount of correspondence, and positions are readily obtained by competent persons. Only a limited number of students can be received in this department.

FATHER AND SON.

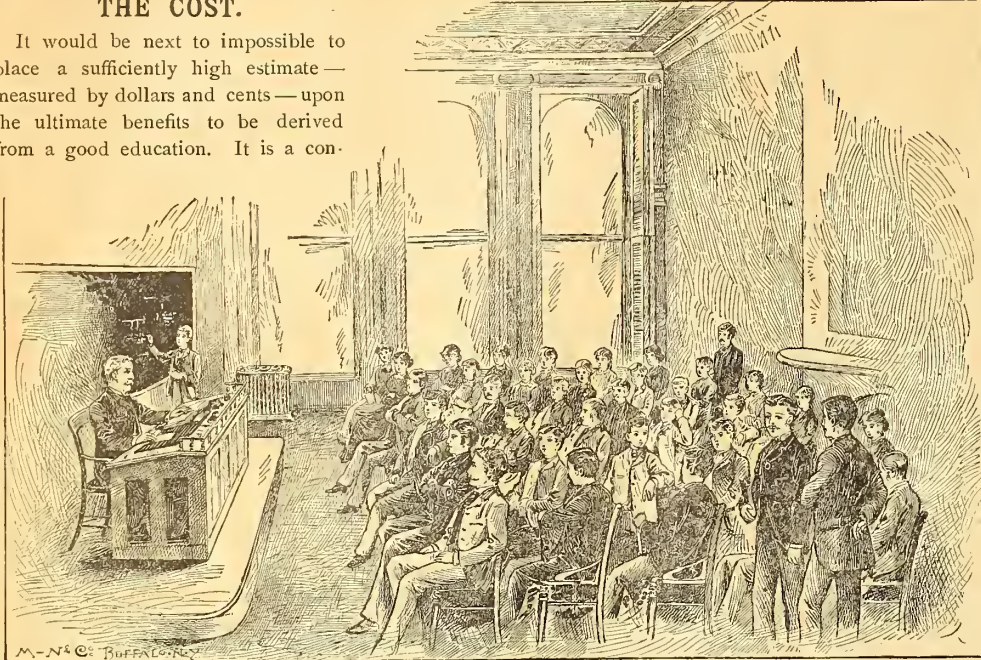
We realize more fully than ever the age of this institution, since those who were students in its early history have commenced bringing in their sons to pursue a course of instruction which they have found to be of great value in their own business experience. The expressions of appreciation and satisfaction have been so free and hearty from some of these as to amply compensate us for any effort we may have made in developing and applying the principle of business education. "Here is my son," said one former pupil, "whom I place in your College to receive the same kind of business training that I received. If I had a dozen boys I would send them all to this institution." It is a source of great satisfaction to see our old students bringing in their sons, and it confirms our previous experience, that business men and the more intelligent part of the community are the strongest and best supporters of the school. We expect a constantly increasing patronage from them.

source hereafter, and with our improved facilities we can guarantee a much more practical and thorough course of instruction to the sons than it was possible to give—at that time—to their fathers. Since that time our Actual Business Practice has been developed and perfected, and now affords the most complete and comprehensive system of business training ever offered to the young men of this country.

THE COST.

It would be next to impossible to place a sufficiently high estimate—measured by dollars and cents—upon the ultimate benefits to be derived from a good education. It is a con-

business education, such as their sons can now secure at the Buffalo Business College, it would have been worth thousands of dollars to them; and the necessity is much greater for a business education now, than years ago. It would therefore be much the surest and safest way to pursue a thorough and systematic course of business training before engaging in any business.



stant source of satisfaction and profit, and is free from all contingencies to loss, and, therefore, does not need any insurance, nor, like other capital, require an expense to keep it in repair. It is, therefore, the cheapest and best working capital that it is possible to possess.

Our rates are lower than most institutions of a similar character, and no institution offering equal facilities can compare with us in the price of tuition. We are thoroughly established, not only by the lapse of time, but in the hearts of the public; and the large patronage we derive through the influence of our graduates, warrants us in placing our tuition at the lowest possible rates. If young men could appreciate the great advantage of a good business education as fully before acquiring it as they do after a little experience in business, there would be no need of arguing the necessity of such a course; all would feel that it would be cheap at three or four times what it costs, and that it would be folly to try to get along without it.

As one skilled in a trade can earn triple or quadruple what an ordinary workman can, so he who has a good business education can command positions and salaries which he could never reach without; and, besides, it is a constant source of satisfaction and profit to one in the management of his own business. There is no more common cause of failure in business than ignorance of accounts and want of a business education. It is impossible to do business safely without it, and even where a book-keeper is employed the proprietor should have sufficient knowledge to know whether his books are kept right, and if not, how to discover errors. Business men have remarked to us, time and again, that if they had had the opportunity of getting a

HOW TO SUCCEED.

If you would succeed, you must have a starting point, for if you do not begin you will never succeed. Remember that the first weed pulled in the garden, the first seed in the ground, the first penny put in the Savings Bank, and the first mile traveled on a journey, are all important. They make a beginning, and thereby afford a promise, a pledge, an assurance that you are in earnest with what you have undertaken, and that with continued earnestness and industry, a successful end may be reached.

Disraeli remarks that the youth who does not look up will look down, and that the spirit which does not soar is destined perhaps to grovel. These are words of mighty importance, and they should cause a careful survey of the nature and disposition. Those who have no desire to possess riches or honors, no desire to receive the respect and esteem of the wise and good, no desire to cultivate the mind and heart, are sure to sink into a realm of darkness and wretchedness. He who has no ambition to labor and achieve in the arena of honorable endeavor; no ambition to conquer the adversities and overcome the obstacles that may rise in his circle of action; no ambition to keep his honor untarnished and his veracity unstained, is sure to strike the ground instead of touching the firmament.

Determine to succeed, have an ambition to somebody and accumulate wealth and honors. a means to an end, as a stepping-stone to success, nothing is of such present help as an education. this is what is wanted, resolve to possess it, and set about your purpose at once. The advantages offered at the present day are abundant, and anyone, even in the most moderate circumstances, who has a will to acquire knowledge, can do so.

TO BUSINESS MEN. FREE EMPLOYMENT BUREAU

The attention of business men is respectfully directed to the Free Employment Bureau of this institution. Applications are solicited for Bookkeepers, Clerks, Office Assistants, Stenographers, etc.

This Agency differs from most others in that no charge is made against either party. We have the interests of our students, our school and our patron in view, and we would under no circumstance recommend a student for a position which we think he could not fill with credit to himself and the institution. We have generally with us a large number of intelligent, active young men and ladies, who, having acquired a good knowledge of Book-Keeping and Business Forms, together with a proficiency in writing and figuring, and experience in our Actual Business Department, are capable and are willing to work and make themselves useful. All applications will be considered as strictly confidential, and the applicant will have the advantage of our intimate knowledge of the student's character and ability. He can also avoid the necessity of advertising for help, and the annoyance of being obliged to consider scores of incompetent applicants; perhaps taking two or three on trial before finding the right person for the right place, by calling at our office or corresponding with us.

FULL PARTICULARS.

Those desiring full particulars regarding our school are cordially invited to call at the College Building, corner Main Street and Lafayette Park and examine our beautiful and well-equipped rooms and our practical course of business study, or send two letter stamps for fifty-page Illustrated Catalogue to J. C. BRYANT & SON, Props., BUFFALO, N. Y.

